

HALL OF RECORDS COMMISSION
Annapolis, Maryland

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July 1950

ANNUAL REPORT
of the
STATE INDUSTRIAL ACCIDENT COMMISSION

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HALL OF RECORDS COMMISSION
July 1950

State of Maryland

**FIRST
ANNUAL REPORT**

OF THE

**State Industrial Accident Commission
OF MARYLAND**

For The Year November 1, 1914 to October 31, 1915

COMMISSIONERS

JOHN B. HANNA, Chairman

CHAS. D. WAGAMAN

JAMES HIGGINS

HOWARD C. HILL, Secretary

BALTIMORE, MD.

MUIRS PRINTING CO.



LETTER OF TRANSMITTAL.

To His Excellency,
Phillips Lee Goldsborough,
Governor of Maryland,
Annapolis, Md.

Sir:

We have the honor to submit herewith the first annual report of the State Industrial Accident Commission of Maryland, covering the period from November 1st, 1914, to October 31st, 1915.

Yours Respectfully,

JOHN B. HANNA (Chairman),
CHARLES D. WAGAMAN,
JAMES HIGGINS,
Commissioners.

HOWARD C. HILL,
Secretary.
Baltimore, Maryland,
December 31st, 1915.

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**REPORT OF THE STATE INDUSTRIAL ACCIDENT
COMMISSION OF MARYLAND**

From November 1, 1914 to October 31, 1915

In compliance with the provisions of Chapter 800, Acts of the General Assembly of Maryland of 1914, commonly known as the Workmen's Compensation Act, the following persons were appointed by Governor Goldsborough as members of the State Industrial Accident Commission, and duly qualified and entered upon their duties on September 1, 1914: John B. Hanna (Chairman), Chas. D. Wagaman, James Higgins.

Permanent offices were at once secured at Suite 741, Equitable Building, Baltimore, and while those quarters were being fitted up, temporary offices were established in the same building. The Commission before taking up the work of perfecting an organization and the multitude of details incident thereto, visited New York and Massachusetts to study the methods of the Compensation Boards in those States. The law became operative in Maryland as between employers and employees on November 1, 1914, and within the sixty days intervening between September 1, and November 1, the Commission whipped into shape a complete organization and this new department of the State Government was successfully launched.

The members of the Commission, during the entire period since the Act went into effect, have devoted their entire time to its administration. We have diligently applied ourselves to the many difficult problems arising out of the inauguration of this new and beneficent undertaking by the State, both administrative and in the interpretation of the law.

Scope of the Compensation Act.

The principle underlying Workmen's Compensation statutes is that the system provided by the Common Law for redress of occupational injuries is, in the light of modern industrial conditions, uneconomic, unjust and wasteful. This system had its origin, and the rules of law peculiar thereto were developed and established, in conditions of industry which were simple and comparatively safe. And however logical and workable they might have been, so long as these conditions continued, they are, today, archaic and unworkable.

In recognition of this principle the General Assembly of 1914, following the example of twenty-one sister states, enacted a Compensation Law for this State. A year's experience under this Law has demonstrated its efficacy. In respect of injuries occurring in the prosecution of the employments therein enumerated, the Act affords certain and prompt pecu-

niary relief. The elimination of the ingredient of fault as a cause of the injury (this being the distinguishing feature of a Compensation Law) has greatly narrowed the debatable ground as to the right to relief.

Speedy Relief for Injured Workmen.

While the Commission has conducted many hearings on contested claims, the great majority of the claims have, however, been disposed of without contest. The Commission has been thereby enabled to award prompt relief to the workman or his dependents. And in the case of contested claims (save in the very few cases of appeals to Court) the Commission has been able to dispose of these without substantial delay and thus to award prompt relief. Accordingly we have presented a very different condition from that which prevailed under the Common Law system, the administration of which was marked by uncertainty as to recovery, delays in awaiting trial which prevent relief in the time of the greatest need, economic waste in lawyers' fees and court costs, disturbance of business and the creation of hostility between employer and employee.

Acceptable to Employers and Employees.

The Commission believes that the Workmen's Compensation Act has proven most acceptable to employers and employees alike. So far as the employees are concerned the benefits of the Act are not open to question. So far as the employers are concerned, the element of certainty as to the cost of compensation, and the state of satisfaction of their employees resulting from the assurance of relief in case of accident, have been decided advantages in the prosecution of business; and in this connection the assurance that this cost of compensation is not in large part wasted by litigation is also worthy of consideration. The best evidence that the Act has proven acceptable is the fact that no serious suggestion has been made by employers, as has happened in other states, to attack its constitutionality. The only attack has come from an employee who sued at Common Law instead of accepting the Compensation provided in the Act. The Court decided against him.

Compared With Compensation Acts of Other States.

The Maryland Compensation Act differs from many of those adopted by other states, and in some respects, we believe, is better than most of them. The most important characteristics which make towards its superiority, is the fact that it is compulsory. Of the thirty-one states and two territories which now have Compensation Acts on their statute books, twenty-four have adopted the elective form of law for private employers, and nine have, like Maryland, made it compulsory. The compulsory law imposes the scheme of compensation

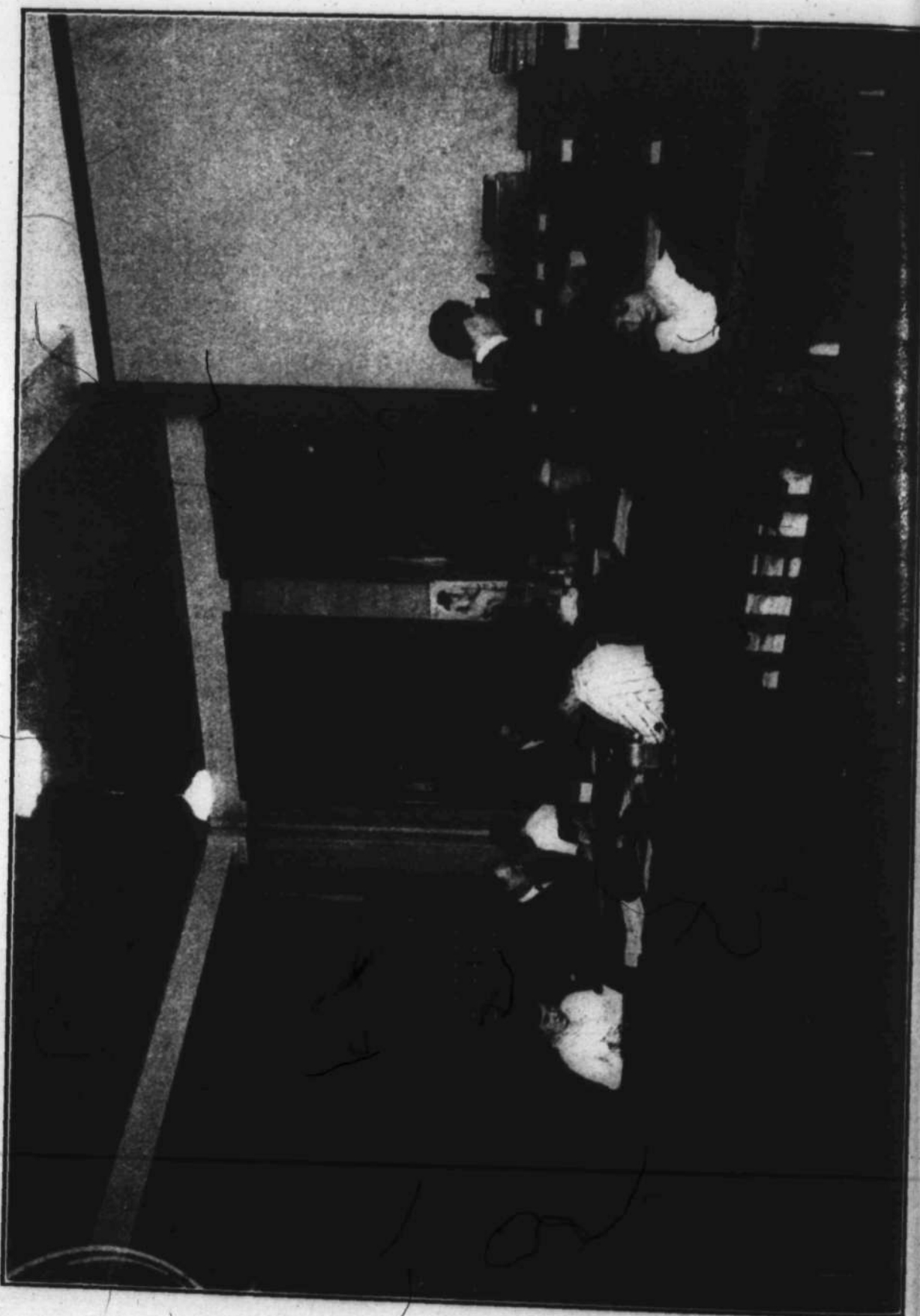
upon employers and employees alike. The elective law makes it possible for any employer to reject the Compensation scheme therein provided and to choose to be governed by a rule of liability which is but an unsatisfactory modification of the Common Law system and open to most of its objections. The effectiveness of an elective law, in so far as its scheme of compensation is concerned, depends entirely upon the good will of the employer. And its natural operation is, therefore, a lack of uniformity in its application to industries competitive with each other, a situation which is, to say the least, undesirable from a business point of view.

Admirable Plan to Secure Compensation.

Another important feature of the Maryland Compensation Act is the plan which it embodies to secure the payment of Compensation. An award of pecuniary relief would be of little value to the workman or his dependents if his employer were insolvent. The method of compensation consisting, as it does, of weekly payments extending, in many cases, for a long period of time (for instance in death cases, a period of eight years) there is involved the element of risk that the employer, even if he be solvent at the time of the injury, might subsequently become unable to complete the payments. Accordingly, the Act requires that unless an employer can furnish satisfactory proof of his financial ability to pay compensation as it might accrue, he shall insure that compensation in an approved insurance company or association, or in the State Accident Fund administered by the Commission. The Compensation Acts of some jurisdictions, eight in number, do not require that compensation be insured. In six states the law requires the insurance of compensation in a State Fund to the exclusion of all other methods. Of the remaining nineteen Compensation Acts, ten provide for insurance in private companies only, and nine, like the Maryland Act, provide for the operation of a State Fund (or a semi-mutual Association) in competition with private insurance companies.

State Fund a Protection Against Excessive Rates.

The most important influence upon the employer's attitude toward a Compensation Law is the cost of compensation; and it is, therefore, most desirable that he be protected against unduly high insurance rates. The scheme provided in the Maryland Act for the operation of a State Fund in competition with private companies accomplishes this result. The State Accident Fund can and does write policies at lower rates than private companies, because of the elimination of commissions and the overhead cost; and, in the nature of things, this may, in course of time, lead to a monopoly of this form of insurance. However, we feel that the law should accord the employer the



widest choice in the placement of his insurance, so long as the underwriter be strong financially and prompt and fair in the settlement of compensation claims.

Involving Jurisdiction

Troublesome jurisdictional questions have arisen in respect to the coverage of railroad employees. The law says that it shall apply to them "only to extent that their mutual connection with intra-state work may and shall be clearly separable and distinguishable from inter-state or foreign commerce." The effect of this is that few railroad employees, one of the most hazardous employments, have been found to come within the jurisdiction of this Commission. (See formal decision elsewhere in this report). We have been confronted with the same question in respect to the operation of vessels which are referred to in opinions filed in specific cases. In the cases of both railroad employees and those engaged in maritime pursuits, the Commission finds itself in harmony with some Workmen's Compensation Boards and out of harmony with rulings of other Boards, notably that of New York. The Supreme Court of the United States will probably pass upon the questions at issue in due time and settle the principles of law involved.

12,000 Employers Insured Under Act.

During the first few months the offices of the Commission were crowded with employers eager to secure information to enable them to comply with the Act. More than a hundred blank forms for the use of employers and employees were printed and distributed and a standard form of policy to be used by insurance carriers was prepared. During the first year beginning Nov. 1st, 1914, and ending Oct. 31st, 1915, twelve thousand employers insured the payment of compensation under the Act. Of these, 11,035 insured with stock companies, 842 in the State Accident Fund, and 123 were granted the right to carry their own insurance, each self-insurer giving bond, except in the case of public utilities regulated by the State, the State itself, Counties and Municipalities.

20,348 accidents were reported during the year. Of these, 121 were fatal. Accidents are referred to in separate tables elsewhere in this report.

Claims and Hearings.

There were filed with the Commission during the first year ended Oct. 31st, 1915, 3,443 claims, 3,352 non-fatal and 91 fatal. Of these, compensation was awarded in 2977 and disallowed in 199 leaving 267 in the course of investigation. 249 claims were contested, resulting in hearings held at the principal office in Baltimore and, to serve the convenience of par-

ties interested, residing in other parts of the State, in Hagerstown, Cumberland, and Cambridge. 273 of such formal hearings were held during the year.

First Year Benefits to Workmen.

The great value of the Law in affording prompt relief to injured workmen is strictly shown by the following statement of benefits derived by them during the first year: Awards for 66 fatal accidents \$178,950.54; funeral expenses \$5,720.65; awards for 225 permanent partial disabilities \$44,450.21; awards for 2960 temporary total disabilities \$83,713.64; awards for 5 temporary partial disabilities \$33.31; medical services in compensation cases \$37,321.08; medical services in cases where the injury did not incapacitate the employe beyond two weeks, \$53,843.10; showing grand total of \$404,032.53.

Beneficent Law—Commission's Ideals.

Compensation under the Maryland Act is fifty per cent. of the average weekly wage. Loss of member, including foot, leg, arm, hand, eye, fingers, etc., is compensated specifically for a stated number of weeks. In death cases, widows and minor children or other dependents, receive fifty per cent. of the deceased employe average weekly wage, for a period not exceeding eight years. What this relief means to those suddenly deprived of the support of husband, father, brother, or other provider for the family can only be understood fully by the beneficiaries and by those who are charged with the administration of the Compensation Act. It is true that the economic side of the plan of compensation as it relates to loss of earning power and as a charge upon industry is important, but the humanitarian aspect, the swift relief of injured workmen, and in case of death the succor extended women and children, or other dependents, marks it as the most beneficent measure ever devised to promote the social betterment of the wage-earners of the State. It is not charity, the amount received is compensation charged against hazardous industries as a part of the cost of operation of the industry.

Under this Act the Courts are relieved of damage suits, and the injured workman, who under the old law had no remedy in the Courts, brings his claim before the Industrial Accident Commission. If this body errs, or if any claimant or employer is aggrieved by any decision, he still has the right to a Court review. The work of the Commission demands a very high conception of its importance and dignity, and the same judicial poise and impartiality in passing upon the claims coming before it for adjudication, that would be expected and demanded of any tribunal administering justice. In this spirit the members of the State Industrial Accident Commission have dedicated themselves to the work committed to them. The

Commission's ideals have not been fully realized in the first year of its work. Some important work could not be accomplished due to the press of duties requiring its entire time. This condition arose out of the complex character of its duties in a field in which the beaten paths were few. New and intricate problems arose daily requiring a vast amount of study and research covering a wide range. In the main, employers have complied with the Act, twelve thousand having insured during the year, but it is believed that quite a large number have not done so. The various Departments are now running smoothly, and another year will bring opportunities for a more effective enforcement of the Act.

State Accident Fund.

Under the provisions of Chapter 800 of the Acts of the General Assembly of Maryland of 1914, the Commission was authorized and directed to create, establish and administer a fund to be known as the State Accident Fund, for the purpose of insuring employers against liability under the Workmen's Compensation Act, and to secure to employes and their dependents the payment of compensation specified in the Act. The other kinds of insurance permitted are stock, mutual associations, and self-insurance when approved by the Commission. The State did not appropriate working capital for the Accident Fund, but simply provided for the creation of a fund through rates charged on each one hundred dollars of payroll, graded according to the hazard of the employment. In the absence of reliable statistics showing the cost of compensation insurance in Maryland, it was decided to use the Maryland rates of the Workmen's Compensation Service Bureau of New York, and discount these by approximately ten per cent., for the first year's business.

An experienced man who had handled workmen's compensation insurance for one of the largest stock companies, was chosen as Superintendent, and under the direction of the Commission, conducts the business of the State Accident Fund in a manner similar to other insurance carriers. It was predicted by competitors that the Fund would not be a success; that it would get the undesirable or "bad risks," but after one year's experience none of these fears has been realized; on the contrary, the Fund is steadily growing, has met all demands upon it promptly, and winds up the year's business in a very satisfactory condition.

After reserving \$4,213.93 to pay all awards to maturity; setting aside \$3,145.64 representing unearned premiums; and \$4,682.88, an amount equal to ten per cent. of all premiums, as required by Section 23 of the Act, to be set aside each year as a special surplus, there remained a balance of \$42,573.97.

This balance includes \$15,000 transferred from the 1914 appropriation in furtherance of what the Commission conceived to be sound business policy. It is our hope and expectation that within a reasonably short time this amount may be returned to the State Treasury. On June 23, 1915, the Commission requested the Board of Public Works to invest \$30,000 in approved interest-bearing securities.

As the State compels employers to insure the payment of compensation to their injured employees, it would be manifestly unfair not to provide a method wholly under the control of the State. The creation of the Accident Fund brings about real competition and safe-guards employers from excessive rates. The Commission believes that a healthy competition is the wisest policy. Rates in the "State Accident Fund" have been further reduced for the year beginning November 1, 1915, (approximately fifteen per cent.), in line with the policy of bringing the rates down to as near cost as is consistent with the maintenance of a solvent Fund. Eight hundred and forty-two employers insured in the Fund during the year ended October 31, 1915, and there were five hundred and three accidents adjusted under its policies.

The Superintendent of the State Fund is planning a vigorous campaign for accident prevention this year and in this laudable work should receive the cordial co-operation of employers and employees.

The medical service of this Department is under the direction of Dr. Robert P. Bay, the Chief Medical Examiner of the Commission. Physicians designated to attend injured employees insured by the Accident Fund have been selected with special reference to their professional standing and availability in time of need. The Fund will accept the services of a family physician selected by the injured whenever it is apparent that the best interests of the injured will be served thereby.

One of the most important questions associated with Workmen's Compensation is the cost of insurance to employers. Reliable data upon which to base scientific calculations has been meagre up to this time, due to the short period of time such laws have been in operation in this country. Insurance carriers, compensation Boards, State Insurance Departments and other agencies are all carefully studying the subject, and with the compiling of statistics of all these agencies from accurate data now being secured, it is believed that within a comparatively short time sufficient experience will have been gained upon which rates may be scientifically computed. When this is done, in our judgment, rates will be gradually reduced.

Suggested Changes.

The State Accident Fund under the provisions of Sec. 23 of the Act, is required to be organized and maintained on a

reserve basis, yet, there are provisions in the law which are inconsistent with that idea, and which are properly applicable only to an insurance business conducted on a current cost basis. For instance, Section 26, which prescribes the terms on which employers insured in the fund may withdraw therefrom imposes conditions precedent for withdrawal which would seem to be proper only when the fund or business is conducted on a current cost basis. In the opinion of the Commission, the State Accident Fund should be continued on a reserve basis, and the Act so amended as to make all the provisions thereof relative to the Fund, consistent with the basis upon which it is to be conducted.

By a reference to Secs. 17 and 21 of the Act, it will be seen that premiums for insurance in the State Accident Fund are required to be paid quarterly or every three months. These premiums are based upon the amount of the employer's payroll which the employer is required to submit to the Commission every four months. That the Act thus provides for the payment of the premium every three months, and the filing of the payroll every four months, is probably due to an inadvertence. These sections should be amended and we recommend that Employers insuring in the State Accident Fund be required to submit the payroll and pay the premium every four months.

We further recommend that the Act be so amended as to authorize and empower the Commission, in its discretion, to require all employers against whom an award of compensation has been made who have failed to insure such compensation, to pay unto the State Accident Fund the present worth of all compensation payments awarded by the Commission to any claimant or claimants, and to collect such present worth, if need be, by civil action against said employer in the name of the State of Maryland. Out of the funds in the said State Accident Fund there should then be set apart and maintained a reserve sufficient at all times to meet all payments under the terms of said awards.

In the second paragraph of Section 14 the word **except** is omitted immediately following the word **exclusive**, and an amendment should be made so that said paragraph will read:

"The liability prescribed by the last preceding paragraph shall be exclusive, except that if an employer fail, etc.

The last clause of Section 19, being the proviso clause, should be amended to read as follows:

"Provided, also, that for the purpose of this Act, the pay of the employee employed partly within and partly without the State shall be deemed to be such proportion of the total pay of such employee as his service within the State bears to his total services.

TABLE No. 1.
STATE ACCIDENT FUND
Premiums and Losses.

Groups	Premiums	Medical	Compensation	No. Acci- dents	Estimated Outstandings
1	\$677.84				
2					
3					
4					
5					
6					
7					
8					
9	261.10				
10	4,990.82	\$627.35	\$2,588.08	109	
11	170.09	15.00	7.50	1	\$1,553.4
12	10.76				
13	932.58	11.00			
14	483.64	10.00			
15	5,844.68	527.43	15.00	1	
16	27.97		636.34	20	67.00
17	1,094.71				
18	16,978.73	\$2.50	396.37	9	275.00
19	1,530.27	194.80	1,965.77	44	2,318.50
20	214.78	109.00	148.75	5	
21	171.33				
22	3.45			6	
23	606.32	65.00			
24	6.70		75.85	5	
25	101.34	3.00			
26				2	
27	223.61				
28	379.26			3	
29	125.72			4	
30					
31					
32	88.60				
33	742.00				
34	588.41	18.00		7	
35	27.98	2.00		4	
36					
37	1,468.05	497.30	268.95	219	
38	122.28	9.00		2	
39	97.27				
40	198.02				
41	1,261.25	135.50	90.66	1	
42	4,180.78	80.15	280.10	18	
43	1,655.82	30.00	40.95	32	
				9	
	\$45,266.17	\$2,417.03	\$6,514.32	503	\$4,213.93

STATEMENT OF THE CONDITION OF THE
STATE ACCIDENT FUND.

FINANCIAL STATEMENT TWELVE MONTHS, ENDING
OCTOBER 31, 1915.

ASSETS.

Cash on Deposit, State Treasury.....	\$48,501.59	
Policy Holders' Accounts.....	6,114.83	
Total Assets.....		\$54,616.42

LIABILITIES.

Reserve for Losses.....	\$4,213.93	
Reserve for Unearned Premiums.....	3,145.64	
Reserve for Special Surplus (Sec. 23, Chap. 800, Acts 1914).....	4,682.88	
Reserve for Surplus.....	42,573.97	
Total Reserves.....		\$54,616.42

INCOME AND DISBURSEMENTS TWELVE MONTHS, ENDING
OCTOBER 31, 1915.

INCOME.

Net Premiums Written.....	\$46,828.81	
Interest on Deposits to Oct. 15, 1915....	293.84	
Transferred from Appropriations for 1914 of the State Industrial Accident Commis- sion, (See Section 63, Chapter 800, Acts 1914).....	15,000.00	
Total Income.....		\$62,120.65

DISBURSEMENTS.

Losses Paid Medical.....	\$2,315.88	
Losses Paid Temp. Total Disability.....	3,521.89	
Losses Paid Perm. Partial Disability.....	1,281.71	
Losses Paid Death (dependency).....	324.75	
Losses Paid Death (no dependency).....	60.00	
Total Losses Paid.....		\$7,504.23
Reserve for Losses.....	\$4,213.93	
Reserve for Unearned Premiums.....	3,145.64	
Reserve for Special Surplus (Sec. 23, Chap- ter 800, Acts 1914).....	4,682.88	
Reserve for Surplus.....	42,573.97	
Total Reserves.....		\$54,616.42
Total Losses and Reserves.....		\$62,120.65

†The State Industrial Accident Commission has requested the Board of Public Works to invest \$30,000 of the surplus of the State Accident Fund.

REPORT OF THE MEDICAL DEPARTMENT

The Medical Department was organized at the time the Workmen's Compensation Act went into effect in November, 1914. The Chief Medical Examiner acts in an advisory capacity to the Commission on all medical and surgical questions; examines physicians' reports in all claim cases, and makes a written report thereon; supervises the medical organization of the State Accident Fund, and in disputed medical bills compares such charges with the fee schedule, and makes his recommendation to the Commission thereon.

When the Commission undertook the administration of the Workman's Compensation Act, one of the many problems which confronted it was the length of disability resulting from a given injury and the establishment of the termination of said disability. The Medical Department is charged with the duty of examining the physicians' report on every claim, and of making a report thereon in writing, noting important facts to be considered by the Commission, and stating the probable duration of disability in non-fatal cases. In the complicated or contested cases the Medical Department acts in an advisory manner, and this after an investigation and examination. Specialists have been appointed by the Commission to investigate special injuries, such as injuries to the Eyes and to the Nervous System. A stereoscopic X-ray View Box has been installed to facilitate the examination and interpretation of pictures produced as evidence before the Commission.

The character of injury comprising the majority of contests are: (a) Hernia; (b) Fractures; (c) Contractions following infection; (d) Muscle Sprains; (e) Sacro-Iliac joint injuries; (f) Hemorrhage from the Kidneys; (g) The various nervous phenomena following head and spine injuries.

(a) Hernia, when it appears suddenly accompanied by pain, and immediately following an accident, should, in our opinion, be considered the result of said accident.

(b) Fractures—all injuries to the bones should have an X-ray examination, and if there is doubt, should be treated as a fracture. Several of the cases claiming permanent injury had not been treated for fracture until it was too late for proper reduction and perfect union.

(c) Contractions following infection, the result of tendon adhesion, are very difficult to correct, and usually result in loss of the use of the member.

(d) Muscle sprains give only subjective symptoms, hence length of disability is difficult to estimate.

(e) Separation of the Sacro-iliac joints—a condition commonly treated for sprained back, but unless properly treated may necessitate the wearing of a brace permanently, the variety of symptoms in different individuals makes it difficult to determine the length of disability.

(f) Hemorrhage from the kidney is ordinarily not the result of an injury and, unless a direct injury of a severe nature occurs to the back, should not be considered the result of an accident.

(g) Nervous phenomena following injuries are too numerous to mention in a report such as this, but we would suggest more individual attention of all physicians having such cases under their care, as the mental attitude of these individuals needs personal attention. This has been demonstrated in a number of cases.

It is clearly the intent of the law to pay a man for permanent partial disability only in cases that are chargeable to the result of an accident during his employment, but there are cases where the accident is only a contributing cause, and is followed by some latent diseases which had existed for some time. The Commission has held such an accident the cause of disability if the claimant was earning his normal wages until the said accident occurred. Personal disfigurement has not been considered by the law as a permanent partial disability.

To the Employer:

All accidents, however slight, should be reported to the foreman and first aid applied. A supply of tincture of iodine and sterile gauze should be kept on hand and applied to all cuts and abrasions. This is a precaution while waiting for a physician, and if injury is so slight as not to require a physician, it may prevent an infection which will mean the saving of weeks of labor, as well as large amounts of compensation.

In cases where the assureds insist on their own physician, or when there is a conflict of opinion between the employee's physician and the insurance company's physician, and the claimant prefers his own physician, we feel that the best results are obtained by the family physician looking after the case.

The individual members of the Medical Profession deserve a large share of credit for helping in so willing a manner in the administration of this Act, for without their co-operation the Commission would have met with considerable difficulty.

Fee Schedule:

Our tentative fee schedule has met with almost universal acceptance. It must be remembered that the amount allowed

for medical attention is limited by the law, and while the fees approved by the Commission may seem small in certain instances, they are based on the prevailing charges in the same community for similar treatment of injured persons of like standard of living.

Personal observation in the past year has led us to the opinion that by far the majority of cases coming under the Compensation Act, were it not for this Act which now insures the physician his fee, and likewise the employee the medical attention, would be treated as charity cases. Physicians should report all accidents promptly, and use every means of determining the extent and results of the existing injury. Physicians should consult the Commission concerning any questions with which they are not familiar pertaining to the settlement of their bills.

ROBERT P. BAY, M. D.,

Chief Medical Examiner.

IMPORTANT RULINGS OF THE COMMISSION.

During the first year of its administration, the Commission made many important decisions. A summary of a few is herewith given, which is intended to indicate the attitude of the Commission in passing upon cases which arise under the Maryland Act.

Drivers of Horses and Mules Covered.

Vehicles drawn by horses and mules used for the purpose of pecuniary gain and not used in agricultural pursuits are covered by Section 32, Sub-section 41 of the Workmen's Compensation Act which reads as follows: "The operation, otherwise than on tracks, on streets, highways, or elsewhere of cars, wagons, or other vehicles and rollers and engines propelled by steam, gas, gasoline, electric, mechanical or other power." Claim No. 36, John W. Russell, employee, Catherine Elenbrok, employer.

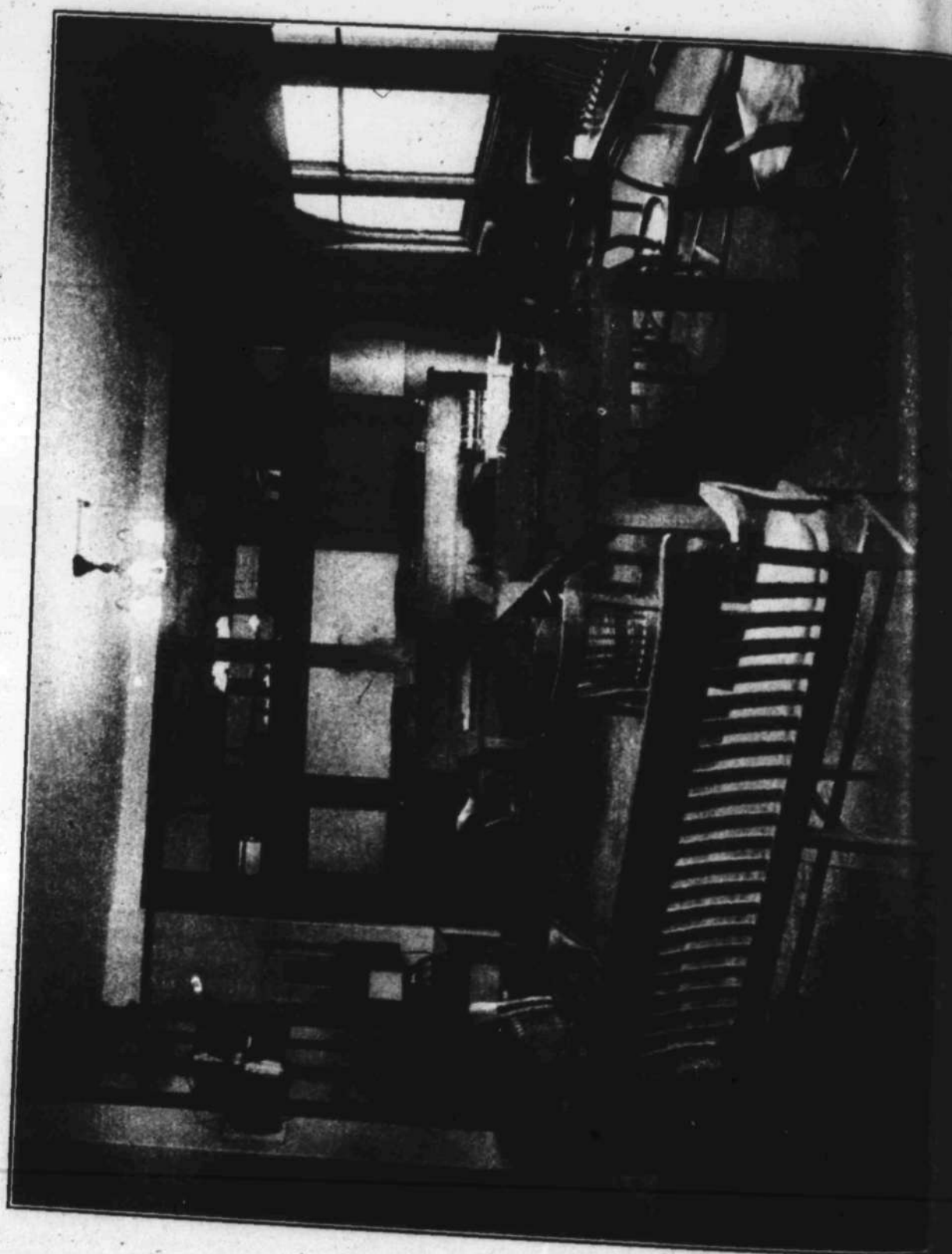
Double Compensation.

Where an employee sustains an injury which results in both a temporary total disability and a permanent partial disability, he is entitled to compensation for both. Claim No. 49, Clarence E. Groves, employee, vs. Reliable Furniture Company, employer, Maryland Casualty Company, insurer.

To illustrate: "If an employee should have both legs crushed and it became necessary to amputate one of them, he would be entitled to the compensation allowed by the Act for the loss of his leg, and in addition thereto, he would be allowed compensation for the injury he received to the other leg for such length of time as said injury may incapacitate him from following his usual employment." Claim No. 39, Supra.

Refusal to Submit to Operation.

Claimant refused to submit to operation because he was acting upon the advice of his own physician, who told him "his heart was weak, and that he was not in a condition for an operation." Other physicians advised to the contrary. He had great confidence in his physician, who had been his doctor since his childhood. Under these conditions, it appears that the claimant not only did not act unreasonably, but on the contrary quite naturally, when he refused to be operated upon. The test is not whether an operation would have been reason-



able, but whether the refusal to submit to the operation was reasonable. Claim No. 86, Charles E. Scott, employe, vs. J. O. Stafford, employer, and Fidelity & Deposit Company, insurer.

Blacksmithing in Connection with Wagon Manufacturing.

Blacksmithing conducted in connection with a wagon manufacturing and repair business, which is incidental to and a part of the work of said wagon manufacturing and repairing business, is covered. Claim No. 281, Joseph Setnick, employe, vs. Louis Goldstein, employer, and Georgia Casualty Company, insurer.

"Horse Play."

An injury received by one who has left his work and gone to watch several of his fellow-workmen, who were engaged at the time in "horseplay," is not an injury arising out of and in the course of his employment. Claim No. 285, Charles H. Meile, employe, vs. H. C. Pfaff, employer, and Maryland Casualty Company, insurer.

Arising Out Of and In the Course of Employment.

An employe is injured while leaving her home to go to work. She had not yet begun her day's work, and her employer had no control whatever over the premises on which she was injured. Her injury did not arise out of and in the course of her employment. Claim No. 335, Martha Heinmiller, employe, vs. Townsend-Grace Company, employer, and Maryland Casualty Company, insurer.

Arising Out Of and In the Course of Employment.

"An injury is received in the course of employment when, —quoting from Rugg, Chief Justice of the Supreme Judicial Court of Massachusetts—it comes while the person is doing the duty which he is employed to perform. It arises out of the employment when there is apparent to the rational mind upon consideration of all circumstances, a casual connection between the conditions under which the work is required to be performed and the resulting injury. Under this test if the injury can be seen to have followed as a natural incident of the work, and to have been contemplated by a reasonable person familiar with the whole situation as a result of the exposure occasioned by the nature of the employment, then it arises out of employment. But it excludes an injury which cannot fairly be traced to the employment as a contributing proximate cause and which comes from a hazard to which the workman would have been equally exposed apart from the employment. The causative danger must be peculiar to the work and not common to the neighborhood. It must be incidental to the character of the business and not independent of the relation of master and servant. It need not to have been foreseen or expected, but after the event it must appear to have had its

origin in the risk connected with the employment, and to have flowed from that source as a rational consequence." Claim No. 224, B. R. Bockelman, employe, vs. Fairbanks Company, employer, and Aetna Life Insurance Company, insurer.

Municipal Employees.

By the plain and unambiguous language of Section 34 of the Workmen's Compensation Act, the Legislature has declared that whenever workmen are employed for wages by a City in such work or employment, (extra-hazardous) this Act shall be applicable thereto, and such workmen are, therefore, covered. Claim No. 407, Mary C. Myer, claimant, vs. Mayor and City Council of Baltimore, employer.

Private Settlement Not Allowed.

A settlement made privately between the parties without reference to the provisions of the Act is in contravention, not only to the spirit, but also to the letter of the Act. Nowhere is any provision to be found which either expressly or impliedly authorizes this Commission to relinquish its jurisdiction or authority over cases already before it. The Commission must, therefore, refuse to sanction such settlements. The above ruling was made in the case of Mrs. William J. Lessner, claimant, against the United States Fidelity & Guaranty Co., insurer.

Jurisdiction Over Admiralty and Maritime Claims.

In the case of J. Peter Clausen vs. Baltimore & Carolina Steamship Company, the question for the first time was raised as to whether or not seamen on ocean-going steamships are covered by the Workmen's Compensation Law, and whether or not the Commission has jurisdiction over such cases.

Clausen was employed under shipping articles as a seaman on the steamship "Henry Williams." While said ship was lying in the Baltimore Harbor taking on cargo destined for a European Port, Clausen was injured by falling down No. 2 hatch, which had been left uncovered by the stevedores, and severely injured himself.

It was contended on behalf of the claimant that the employment in which he was engaged is covered by Section 32, Sub-section 8 of said Act, which reads as follows:

"The operation within or without the State, including the repair of vessels, other than vessels of other States or Countries used in interstate or foreign commerce, when operated or repaired by the Company."

On the other hand the Steamship Company argued that the Commission had no jurisdiction where the cause is within the maritime and admiralty jurisdiction of the Federal Courts.

The Commission held that it was without jurisdiction in cases where the employment was purely maritime in character for the reason chiefly that the Workmen's Compensation Law has abrogated the Common Law system governing the remedy of workmen against employers for injuries received in extra-hazardous employments, and, therefore, this Commission cannot give to suitors, or claimants, "the right of a common law remedy where the common law is competent to give it," on which basis only may concurrent jurisdiction with the Admiralty Courts be assumed under the Federal Judiciary Act in civil cases of Admiralty and Maritime jurisdiction.

Occupational Disease Not Covered.

Occupational diseases are not covered by the Act; so it was held in the case of Frank W. King vs. Morgan Millwork Company and Employers' Liability Assurance Corporation, where the claimant, who was a painter, contracted lead poisoning which caused his disability.

Wilful Misconduct.

In the case of Kimmel Boulpart vs. Blaine Mining Company, "wilful misconduct" was defined as follows:

"Wilful Misconduct means that the employe knew that he was engaging in misconduct which materially increased the hazard of his employment." Considered generally, the hazards of an employment are those risks or dangers to which an employe is exposed in the employment as ordinarily conducted; and those risks and dangers are not materially increased by any undertaking on the part of an employe, however dangerous that undertaking may be, unless it is a departure from that which is ordinarily done in the course of that employment and adds a new element of danger thereto.

Up to the present time, one case involving the Workmen's Compensation Law has been decided by the Court of Appeals. This is the case of Toba Brenner and Mary Brenner against Joe Brenner, trading as the Reliable Junk Company, and the Ocean Accident & Guar. Corp., Ltd. On the 7th day of April 1915, the State Industrial Accident Commission passed an order in the above entitled case allowing compensation at the rate of \$6.25 per week to each of the claimants for a period of four years and thirty-two weeks. From this order an appeal was taken by the said employer and insurer to the Superior Courts of Baltimore City, whereupon, said claimant petitioned the Court to dismiss the appeal on the ground that they, as well as the employer, were all residents of Washington County, Maryland, and that by reason thereof, the said Court was without jurisdiction to entertain and hear said appeal.

In support of this contention, the Court's attention was called to the following language of the Act:

"The jurisdiction of the employer shall, for the purpose of this Act, be the jurisdiction of the insurance carrier....." Section 31.

"Any employer, employee, beneficiary or person feeling aggrieved by any decision of the Commission affecting his interests under this Act may have the same review by a proceeding in the nature of an appeal and initiated in the Circuit Court of the County, or in the Common Law Courts of Baltimore City having jurisdiction over the place where the accident occurred or over the person appealing from such decision....." Section 55.

It was argued that this language meant that the appeal must be taken to the Circuit Court for Washington County, the Court having jurisdiction over the employer and over the place where the accident occurred. The Superior Court adopted this view, and held that the Baltimore City Courts had no jurisdiction and therefore dismissed the appeal. The insurance carrier and employer then took an appeal to the Court of Appeals, which Court sustained the Superior Court by its opinion dated December 2nd, 1915.

A GALLERY OF BENEFICIARIES

The following photographs of injured employees, who were compensated under the Law and of one family compensated for the death by accident of the head of the family, are published with the full consent of those photographed, as an illustration of some of the benefits of the Law.

They represent several of the prominent types of injury and each was selected somewhat at random from the cases of a similar nature.

Of course, these illustrate the relief side of the compensation idea. The ultimate goal must be the reduction of the number of accidents—"the elimination of the need of relief"—and that is the lesson that should be carried home by these illustrations.

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CLAIM No. 5. LEON SHREET. LOSS OF PARTS OF THREE FINGERS.

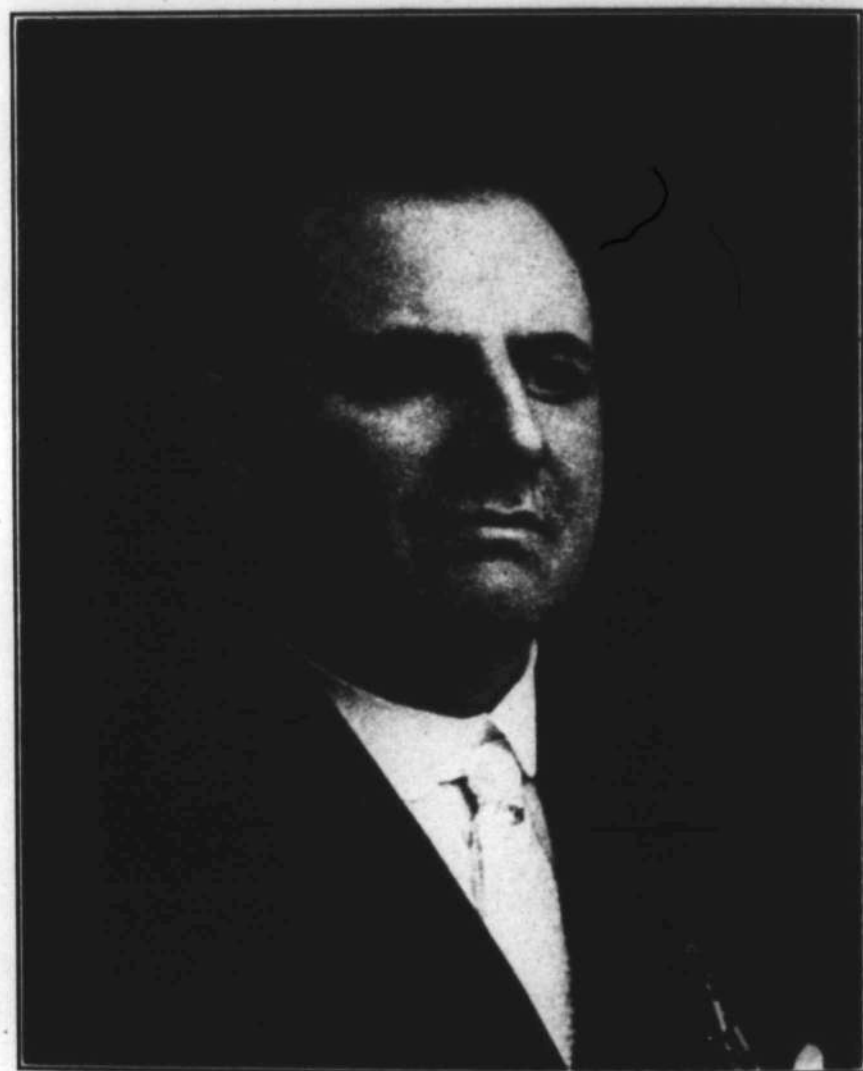
This employe was working as a jointer at an unguarded saw. The board bucked and threw his hand against the saw lacerating and practically amputating parts of three fingers. Compensation was awarded and paid for this specific injury as provided for by the law at the rate of \$6.75 a week, for fifty weeks. The employe is now employed at a rip saw and planer, handling a more dangerous saw, but one which is guarded.



CLAIM No. 2343. THOMAS J. BUSHONG. LOSS OF LEG.

This employee was a boy fifteen years of age, and was employed as helper in a paper box manufacturing establishment; while attempting to enter an elevator while in motion he was caught in elevator and had his leg mashed so badly that it had to be amputated about two weeks later. The average wage of the boy was but \$4.00 a week, but upon evidence presented by his counsel, the Commission exercised the authority with which it is clothed in Section 46 of the Law which reads: "If it be established that the injured employe was of such age and experience when injured as that under the natural conditions his wages would be expected to increase, this fact may be considered in arriving at his average weekly wage." Compensation was awarded at the rate of \$6.00 a week for 150 weeks. The mother in this case has under her care three blind children of a brother, and this would have been a tremendous added burden if the law had not come to her relief. Medical relief was furnished, including crutches, and he will also be supplied with an artificial leg.

Thomas is now back at school, and in good weather walks the two miles from his home to school in his eagerness to acquire what education he can.



CLAIM No. 2959. CHARLES LUCKHARDT. LOSS OF AN EYE.

The claimant was employed as a laborer with a Shipbuilding Company, and a steel chip was blown into his eye, eventually causing the total loss of vision. He was first awarded compensation at the rate of \$6.21 a week during disability, which he received up to the time it was ascertained that he had lost his eye. The award was then modified to \$6.21 a week for 100 weeks subject to a credit for the amount already paid.

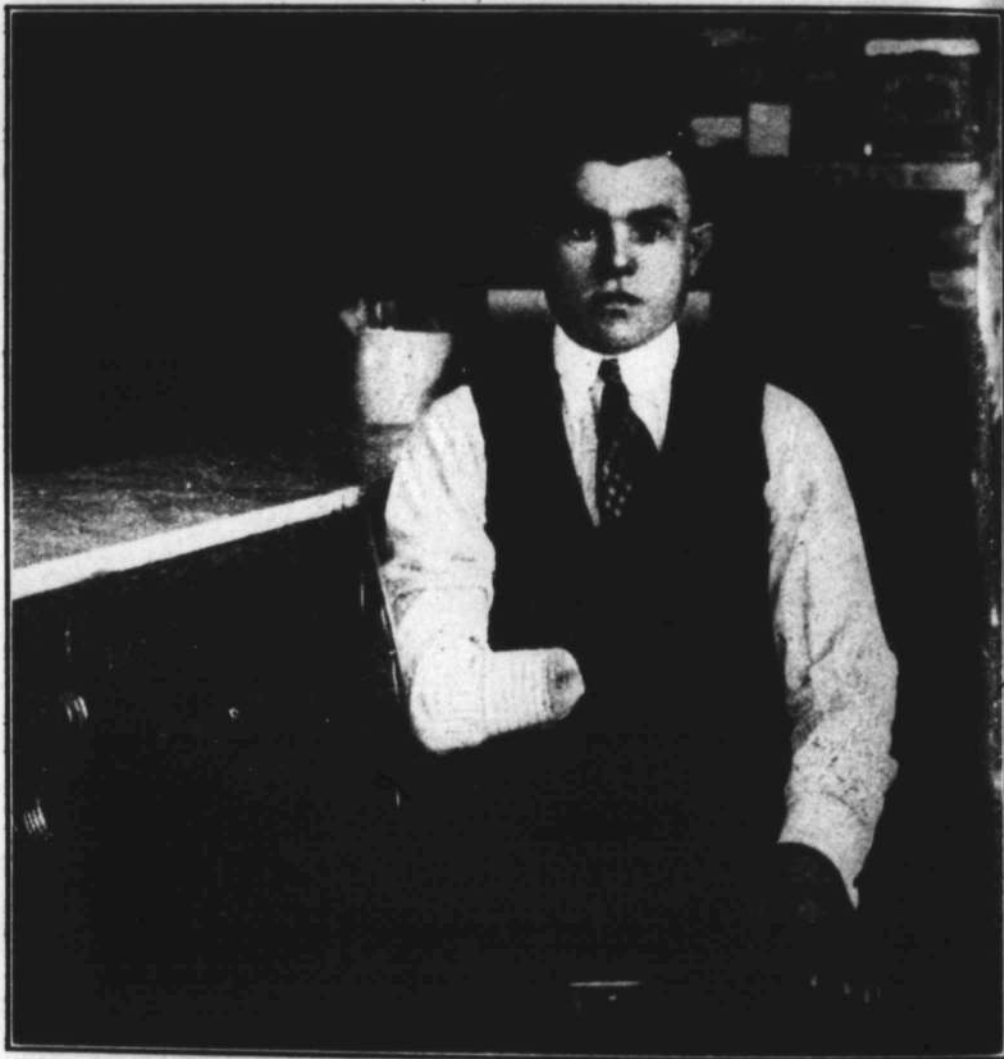
Subsequently the Commission granted a partial lump sum to enable the claimant to pay up back payments on a house which he was buying and then to purchase a horse and wagon in order to take up the business of huckstering, which he had previously followed.



CLAIM No. 3378. LEE S. CHARLTON. TOTAL LOSS, BY REMOVAL, OF LEFT EYE.

The claimant in this case was an iron tapper and at the time of the accident was cleaning a slag runner. The slag was stopped up and exploded in his face, burning him also about the arms and body.

He was awarded compensation at the rate of \$11.58 a week, for 100 weeks. He has been given other employment at practically the same wage by his former employer.



CLAIM No. 1803. PHILIP GREEN. LOSS OF HAND.

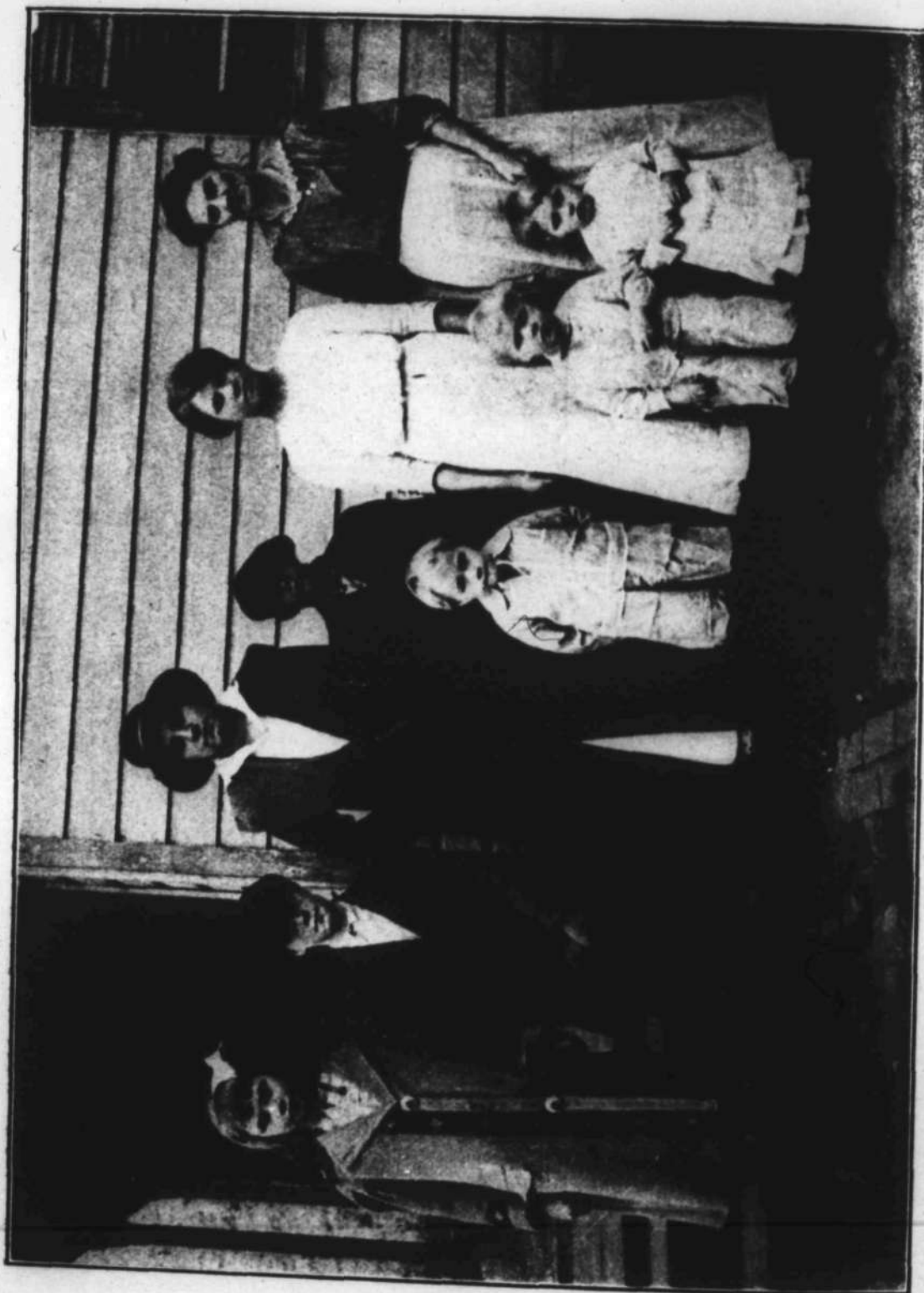
The claimant was a dough mixer and in some way his hand was caught in the mixer, tearing off nearly all his right hand. The amputation was made just above the wrist. Compensation was awarded at the rate of \$10.00 a week for 150 weeks. The medical bills in the case amounted to \$82.50. The insurer was authorized to pay the \$67.50 remaining out of the \$150.00 allowed by the law, together with a partial lump sum out of his award, to enable him to purchase an artificial arm.



MR. AND MRS. GREEN AND THEIR STORE.

The claimant not being able to resume his former occupation, made application to the Commission for a partial lump sum award to enable him to purchase a store. The representative of the Insurance Company aided the Commission in investigating the case and arranging for the transfer of the business jointly to himself and wife. An order was passed allowing him the last 67 weeks of his award, discounted at 5 per cent., which netted him \$648.92.

The picture shows the store with the claimant and his wife.



CLAIM No. 2670. AGNES E. SPRAGUE, WIDOW OF SAMUEL MARSHALL SPRAGUE, DECEASED.

DETAILED GENERAL REPORT OF THE VARIOUS DEPARTMENTS.

INSURANCE DIVISION.

Section 15 of the law provides that all employers subject to its provisions shall secure compensation to their employes in one of three ways: (1) by insuring in the State Accident Fund, (2) by insuring with a Stock Corporation or mutual Association authorized to transact business of Workmen's Compensation Insurance in this State, or (3) by furnishing to the Commission satisfactory proof of their financial ability to pay the compensation.

Inasmuch as no mutual associations were formed during the first year, employers engaged in extra-hazardous occupations had the option of Stock Company Insurance, State Accident Fund, or "Self-Insurance."

The law requires employers to submit to the Commission for approval or rejection, the method they wish to adopt, and the Commission adopted a form on which this selection should be submitted. This form is known as Form A-1, EMPLOYER'S SELECTION OF METHOD.

Immediately following its adoption and distribution during the latter part of September, 1914, copies began to be returned and when the law went into effect on November 1st, more than 5,000 employers had complied with the requirement. The use of this form is still required both for employers who have not previously reported, and for those who desire to change their method of insurance.

The Commission adopted a rule requiring Insurance Companies to file with the Commission a copy of all policies issued under the Workmen's Compensation Law, together with the copies of applications therefor. Such copies were filed during the year from November 1, 1914, to November 1, 1915.

Recently another rule has been adopted discontinuing the filing of copies of all policies, and substituting therefor the filing of one specimen of each Standard Form to be used, and the filing of a card, (the form of which was adopted by the Commission) certifying to the Commission the material facts respecting each employer insured.

During the year from November 1, 1914, to November 1, 1915, exactly 12,000 employers were reported to the Commission as carrying Workmen's Compensation Insurance.

Section 33 of the Law provides that any employer who has employes engaged in work not extra-hazardous within the meaning of the Act, may, by Joint Election, accept the provisions of the Act subject to the approval of the Commission. During the year, 42 employers and their respective employes filed Joint Election agreements on forms prescribed by the Commission.

EMPLOYERS INSURED.

	November 1, 1914, to November 1, 1915.			
	State Accident			
	Stock Co.'s	Fund.	Self Ins.	Total.
In Baltimore City.....	6528	357	75	6960
In Counties	3889	466	28	4383
Outside of State.....	618	19	20	657
Totals	11035	842	123	12000

Table No. 2 gives a complete classification showing the number of employments under each group, separated as to the method of insurance, and also separated as to location in three groups, namely: those in Baltimore City; those in the counties in the State outside of Baltimore City; and those located outside of the State, but having, at some time or other, employes who worked in the State.

TABLE No. 2.
DISTRIBUTION OF EMPLOYERS INSURED, BY GROUPS.

§32. COMPENSATION PROVIDED FOR IN THIS ACT SHALL BE PAYABLE FOR INJURIES SUSTAINED OR DEATH INCURRED BY EMPLOYEES ENGAGED IN THE FOLLOWING EXTRA-HAZARDOUS EMPLOYMENTS:	CITY				COUNTIES				OUT OF STATE	
	Stock	State	Self	Total	Stock	State	Self	Total	Stock	State
1. The operation, including construction and repair, of railways operated by steam, electric or other motive power, street railways and incline railways, but not in their construction when constructed by any person other than the company which owns or operates the railways, including work of express, sleeping, parlor and dining car employes on railways trains.	2	0	5	7	6	2	3	11	0	0
Construction and operation of railways not included in paragraph 1.	1	0	0	1	1	0	0	1	0	0
2. The operation, including construction and repair, of car shops, machine shops, steam and power plants, and other works for the purposes of any such railway, or used or to be used in connection with it when operated, constructed or repaired by the company which owns or operates the railway.	0	0	0	0	0	0	0	0	0	0
3. The operation, including construction and repair, of car shops, machine shops, steam and power plants, not included in paragraph 3.	1	0	0	1	0	0	0	0	0	0
4. The operation, including construction and repair, of telephone lines and wires for the purposes of the business of a telephone company, or used or to be used in connection with its business, when constructed or operated by the company.	1	0	4	5	4	0	0	4	0	0
5. The operation, including construction and repair, of telegraph lines and wires for the purposes of the business of a telegraph company, or used or to be used in connection with its business, when constructed or operated by the company.	0	0	1	1	1	0	0	1	0	0
Construction of telegraph and telephone lines not included in paragraphs 5 and 6.	0	0	0	0	1	0	0	1	0	0
6. The operation, within or without the state, including repair, of vessels other than vessels of other states or countries used in interstate or foreign commerce, when operated or repaired by the company.	5	1	3	9	0	2	1	3	1	0
7. Shipbuilding, including construction and repair in a shipyard or elsewhere, not included in paragraph 8.	7	0	3	10	10	1	0	11	1	0
8. Longshore work, including the loading or unloading of cargoes or parts of cargoes of grain, coal, ore, freight, general merchandise, lumber or other products or materials, or moving or handling the same on any dock, platform or place, or in any warehouse or other place of storage.	33	3	2	38	9	0	0	9	11	0
9. Subaqueous or caisson construction and pile driving.	1	0	0	1	2	0	0	2	2	0
10. Construction, installation or operation of electric light and electric power lines, dynamos or appliances and power transmission lines.	81	3	0	84	37	10	3	50	20	0
11. Paving, sewer and subway construction, work under compressed air, excavation, tunneling and shaft sinking, well digging, laying and repair of underground pipes, cables and wires not included in paragraph 5 of this section.	65	1	3	69	87	10	1	98	27	0
12. Lumbering, logging, river-driving, rafting, booming, saw mills, shingle mills, lath mills, manufacture of veneer and of excelsior, manufacture of staves, spokes or headings.	40	2	0	42	333	66	1	400	18	1

During the year from November 1, 1914, to November 1, 1915, exactly 12,000 employers were reported to the Commission as carrying Workmen's Compensation Insurance.

Section 33 of the Law provides that any employer who has employees engaged in work not extra-hazardous within the meaning of the Act, may, by Joint Election, accept the provisions of the Act subject to the approval of the Commission. During the year, 42 employers and their respective employees filed Joint Election agreements on forms prescribed by the Commission.

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November 1, 1914, to November 1, 1915.
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	Stock	State	Self	Total	Stock	State	Self	Total	Stock	State	Self	Total	Stock	State	Self		
1. The operation, including construction and repair, of railways operated by steam, electric or other motive power, street railways and incline railways, but not in their construction when constructed by any person other than the company which owns or operates the railways, including work of express, sleeping, parlor and dining car employees on railways trains.	2	0	5	7	6	2	3	11	0	0	6	6	8	2	14	24	1
2. Construction and operation of railways not included in paragraph 1.	1	0	0	1	1	0	0	1	0	0	0	0	2	0	0	2	2
3. The operation, including construction and repair, of car shops, machine shops, steam and power plants, and works for the purposes of any such railway, or used or to be used in connection with it when operated, constructed or repaired by the company which owns or operates the railway.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
4. The operation, including construction and repair, of car shops, machine shops, steam and power plants, not included in paragraph 3.	1	0	0	1	0	0	0	0	0	0	0	0	1	0	0	1	4
5. The operation, including construction and repair, of telephone lines and wires for the purposes of the business of a telephone company, or used or to be used in connection with its business, when constructed or operated by the company.	1	0	4	5	4	0	0	4	0	0	0	0	5	0	4		
6. The operation, including construction and repair, of telegraph lines and wires for the purposes of the business of a telegraph company, or used or to be used in connection with its business, when constructed or operated by the company.	0	0	1	1	1	0	0	1	0	0	0	0	1	0	1		
7. Construction of telegraph and telephone lines not included in paragraphs 5 and 6.	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0		
8. The operation, within or without the state, including repair, of vessels other than vessels of other states or countries used in interstate or foreign commerce, when operated or repaired by the company.	5	1	3	9	0	2	1	3	1	0	0	1	6	3	4	18	8
9. Shipbuilding, including construction and repair in a shipyard or elsewhere, not included in paragraph 8.	7	0	3	10	10	1	0	11	1	0	0	1	18	1	3	22	9
10. Longshore work, including the loading or unloading of cargoes or parts of cargoes of grain, coal, ore, freight, general merchandise, lumber or other products or materials, or moving or handling the same on any dock, platform or place, or in any warehouse or other place of storage.	33	3	2	38	9	0	0	9	11	0	0	11	53	3	2	58	10
11. Subaqueous or caisson construction and pile driving.	1	0	0	1	2	0	0	2	2	0	0	2	5	0	0	5	11
12. Construction, installation or operation of electric light and electric power lines, dynamos or appliances and power transmission lines.	81	3	0	84	37	10	3	50	20	0	1	21	138	13	4	155	12
13. Paving, sewer and subway construction, work under compressed air, excavation, tunneling and shaft sinking, well digging, laying and repair of underground pipes, cables and wires not included in paragraph 5 of this section.	65	1	3	69	87	10	1	98	27	0	0	27	179	11	4	194	13
14. Lumbering, logging, river-driving, rafting, booming, saw mills, shingle mills, lath mills, manufacture of veneer and of excelsior, manufacture of staves, spokes or headings.	40	2	0	42	333	66	1	400	18	1	0	19	391	69	1	461	14

TABLE No. 2—Continued.

§32. COMPENSATION PROVIDED FOR IN THIS ACT SHALL BE PAYABLE FOR INJURIES SUSTAINED OR DEATH INCURRED BY EMPLOYEES ENGAGED IN THE FOLLOWING EXTRA-HAZARDOUS EMPLOYMENTS:	CITY				COUNTIES				OUT OF STATE				TOTALS				TOTALS
	Stock	State	Self	Total	Stock	State	Self	Total	Stock	State	Self	Total	Stock	State	Self	Total	
15. Pulp and paper mills.	44	2	3	49	40	21	0	61	2	0	1	3	86	23	4	113	11
16. Manufacture of furniture, interior woodwork, organs, pianos, piano actions, canoes, small boats, coffins, wicker and rattan ware, upholstering, manufacture of mattresses or bed springs.	72	1	0	73	26	0	1	27	4	0	0	4	102	1	1	104	14
17. Planing mills, sash and door factories, manufacture of wooden and corrugated paper boxes, cheese boxes, mouldings, window and door screens, window shades, carpet sweepers, wooden toys, articles and wares or baskets.	83	7	9	99	139	20	0	159	9	1	0	10	231	28	9	268	17
18. Mining, reduction of ores and smelting, preparation of metals or minerals.	6	1	2	9	3	20	2	25	1	3	1	5	10	24	5	39	14
19. Quarries; sand, shale, clay or gravel pits; lime kilns; manufacture of brick, tile, terra-cotta, fire-proofing, or paving blocks; manufacture of calcium carbide, cement, asphalt or paving material.	42	1	1	44	97	16	0	113	17	0	1	18	156	17	2	175	19
20. Manufacture of glass, glass products, glassware, porcelain or pottery.	15	1	0	16	7	0	0	7	2	0	0	2	24	1	0	25	20
21. Iron, steel or metal foundries; rolling mills; manufacture of castings, forgings, heavy engines, locomotives, machinery, safes, anchors, cables, rails, shafting, wires, tubing, pipes, sheet metal, boilers, furnaces, stoves, structural steel, iron or metal.	119	7	6	132	45	5	2	52	61	1	1	63	225	13	9	247	21
22. Operation and repair of stationary engines and boilers not included in other paragraphs of this section.	3	0	1	4	2	1	0	3	1	0	0	1	6	1	1	8	22
23. Manufacture of small castings or forgings, metal wares, instruments, utensils and articles, hardware, nails, wire goods, screens, bolts, metal beds, sanitary, water, gas or electric fixtures, light machines, typewriters, cash registers, adding machines, carriage mountings, bicycles, metal toys, tools, cutlery, instruments, photographic cameras and supplies, sheet metal products, buttons.	314	12	4	330	70	6	1	77	34	0	0	34	418	18	5	441	23
24. Manufacture of agricultural implements, threshing machines, traction engines, wagons, carriages, sleighs, vehicles, automobiles, motor trucks, toy wagons, sleighs or baby carriages.	84	1	0	85	41	0	0	41	3	0	0	3	128	1	0	129	24
25. Manufacture of explosive and dangerous chemicals, corrosive acids or salts, ammonia, gasoline, petroleum, petroleum products, celluloid, gas, charcoal, gun powder or ammunition.	13	2	0	15	18	4	1	23	5	0	0	5	36	6	1	43	25
26. Manufacture of paint, color, varnish, oil, japans, turpentine, printing ink, printers' rollers, tar, and tarred, pitched or asphalted paper.	20	0	1	21	5	0	0	5	3	0	0	3	28	0	1	29	26
27. Distilleries, breweries; manufacture of spirituous or malt liquors, alcohol, wine, mineral water or soda waters.	107	1	0	108	65	0	1	66	6	0	0	6	178	1	1	180	27
28. Manufacture of drugs and chemicals not specified in paragraph 25, medicines, dyes, extracts, pharmaceutical or toilet preparations, soaps, candles, perfumes, non-corrosive acids or chemical preparations, fertilizers, including garbage disposal plants; shoeblackening or polish.	78	26	0	104	40	24	1	65	4	1	0	5	122	51	1	174	28
29. Milling; manufacture of cereals or cattle foods, warehousing; storage; operation of grain elevators.	42	2	3	47	149	18	0	167	4	0	0	4	195	20	3	218	29
30. Packing houses, abattoirs, manufacture or preparation of meats or meat products or glue.	55	2	2	59	26	1	0	27	1	0	1	2	82	3	3	88	30
31. Tanneries.	3	0	0	3	5	1	0	6	0	0	0	0	8	1	0	9	31
32. Manufacture of leather goods and products, belting, saddlery, harness, trunks, valises, boots, shoes, gloves, umbrellas, rubber goods, rubber shoes, tubing, tires or hose.	78	3	0	81	12	3	0	15	1	0	0	1	91	6	0	97	32

COMPENSATION PROVIDED FOR IN THIS ACT SHALL BE PAYABLE FOR INJURIES SUSTAINED OR INCURRED BY EMPLOYEES ENGAGED IN THE FOLLOWING EXTRA-HAZARDOUS EMPLOYMENTS:

Canning or preparation of fruit, vegetables, fish or foodstuffs; pickle factories and sugar refineries.

Bakeries, including manufacture of crackers and biscuits, manufacture of confectionery, spices or condiments.

Manufacture of tobacco, cigars, cigarettes or tobacco products.

Manufacture of cordage, ropes, fibre, brooms or brushes; manila or hemp products.

Flax mills; manufacture of textiles or fabrics, spinning, weaving and knitting manufactories; manufacture of yarn, thread, hosiery, cloth, blankets, carpets, canvas, bags, shoddy or felt.

Manufacture of men's or women's clothing, white wear, shirts, collars, corsets, hats, caps, furs or fur-trimmed garments.

Power laundries; dyeing, cleaning or bleaching.

Printing, photo-engraving, stereotyping, electrotyping, lithographing, embossing; manufacture of stationery, paper, cardboard boxes, bags or wall paper; and book-binding.

The operation, otherwise than on tracks, on streets, highways or elsewhere of cars, trucks, wagons, vehicles, and rollers and engines, propelled by steam, gas, gasoline, electric, mechanical or other power.

Stone cutting or dressing; marble works; manufacture of artificial stone; steel building and bridge construction; installation of elevators, fire escapes, boilers, engines or heavy machinery; brick-laying, masonry work, stone setting, concrete work, plastering; manufacture of concrete blocks; structural iron work; painting, decorating or renovating; sheet metal work; roofing; construction, repair and demolition of buildings and bridges; plumbing, sanitary or heating engineering; installation and covering of pipes.

In addition to the employments set out in the preceding paragraphs, this Act is intended to apply to extra-hazardous employments not specifically enumerated herein.

	COUNTIES				OUT OF STATE				TOTALS				TOTALS	GROUP
	Total	Stock	State	Self	Total	Stock	State	Self	Total	Stock	State	Self		
49	40	21	0	61	2	0	1	3	86	23	4	113	15	
73	26	0	1	27	4	0	0	4	102	1	1	104	16	
99	139	20	0	159	9	1	0	10	231	28	9	268	17	
9	3	20	2	25	1	3	1	5	10	24	5	39	18	
44	97	16	0	113	17	0	1	18	156	17	2	175	19	
16	7	0	0	7	2	0	0	2	24	1	0	25	20	
132	45	5	2	52	61	1	1	63	225	13	9	247	21	
4	2	1	0	3	1	0	0	1	6	1	1	8	22	
330	70	6	1	77	34	0	0	34	418	18	5	441	23	
85	41	0	0	41	3	0	0	3	128	1	0	129	24	
15	18	4	1	23	5	0	0	5	36	6	1	43	25	
21	5	0	0	5	3	0	0	3	28	0	1	29	26	
108	65	0	1	66	6	0	0	6	178	1	1	180	27	
104	40	24	1	65	4	1	0	5	122	51	1	174	28	
47	149	18	0	167	4	0	0	4	195	20	3	218	29	
59	26	1	0	27	1	0	1	2	82	3	3	88	30	
3	5	1	0	6	0	0	0	0	8	1	0	9	31	
81	12	3	0	15	1	0	0	1	91	6	0	97	32	

TABLE No. 2—Concluded.

2. COMPENSATION PROVIDED FOR IN THIS ACT SHALL BE PAYABLE FOR INJURIES SUSTAINED OR DEATH INCURRED BY EMPLOYEES ENGAGED IN THE FOLLOWING EXTRA-HAZARDOUS EMPLOYMENTS:	CITY				COUNTIES				OUT OF STATE				TOTALS				TOTALS	GROUP
	Stock	State	Self	Total	Stock	State	Self	Total	Stock	State	Self	Total	Stock	State	Self	Total		
Canning or preparation of fruit, vegetables, fish or foodstuffs; pickle factories and sugar refineries.	107	35	0	142	282	27	1	310	2	1	0	3	391	63	1	455	33	
Bakeries, including manufacture of crackers and biscuits, manufacture of confectionery, spices or condiments.	291	15	0	306	119	15	0	134	11	0	0	11	421	30	0	451	34	
Manufacture of tobacco, cigars, cigarettes or tobacco products.	54	9	1	64	18	1	0	19	0	0	1	1	72	10	2	84	35	
Manufacture of cordage, ropes, fibre, brooms or brushes; manila or hemp products.	31	1	0	32	8	1	0	9	1	0	0	1	40	2	0	42	36	
Flax mills, manufacture of textiles or fabrics, spinning, weaving and knitting manufactories; manufacture of yarn, thread, hosiery, cloth, blankets, carpets, canvas, bags, shoddy or felt.	32	2	1	35	15	1	0	16	2	1	0	3	49	4	1	54	37	
Manufacture of men's or women's clothing, white wear, shirts, collars, corsets, hats, caps, furs or robes.	546	21	0	567	56	4	0	60	5	0	0	5	607	25	0	632	38	
Power laundries; dyeing, cleaning or bleaching.	103	6	0	109	32	7	1	40	1	0	0	1	136	13	1	150	39	
Printing, photo-engraving, stereotyping, electrotyping, lithographing, embossing; manufacture of stationery, paper, cardboard boxes, bags or wall paper; and book-binding.	220	16	0	236	86	9	0	95	4	0	0	4	310	25	0	335	40	
The operation, otherwise than on tracks, on streets, highways or elsewhere of cars, trucks, wagons or other vehicles, and rollers and engines, propelled by steam, gas, gasoline, electric, mechanical or other power.	498	17	2	517	262	33	0	295	29	1	3	33	789	51	5	845	41	
Stone cutting or dressing; marble works; manufacture of artificial stone; steel building and bridge construction; installation of elevators, fire escapes, boilers, engines or heavy machinery; brick-laying, tile-laying, mason work, stone setting, concrete work, plastering; manufacture of concrete blocks; structural carpentry; painting, decorating or renovating; sheet metal work; roofing; construction, repair and demolition of buildings and bridges; plumbing, sanitary or heating engineering; installation and covering of pipes or boilers.	1,246	71	0	1,317	875	76	1	952	211	7	2	220	2,332	154	3	2,489	42	
In addition to the employments set out in the preceding paragraphs, this Act is intended to apply to all extra-hazardous employments not specifically enumerated herein.	1,985	85	18	2,088	855	61	7	923	114	2	2	118	2,954	148	27	3,129	43	
	6,528	357	75	6,960	3,889	466	28	4,383	618	19	20	657	11,035	842	123	12,000	...	

1.

If	Total	\$
3	49	
0	73	
9	99	
2	9	
1	44	
0	16	
6	132	
1	4	
4	330	
0	85	
0	15	
1	21	
0	108	
0	104	
3	47	
2	51	
0	3	
0	81	

DIAGRAM No. I.

EMPLOYERS INSURED.

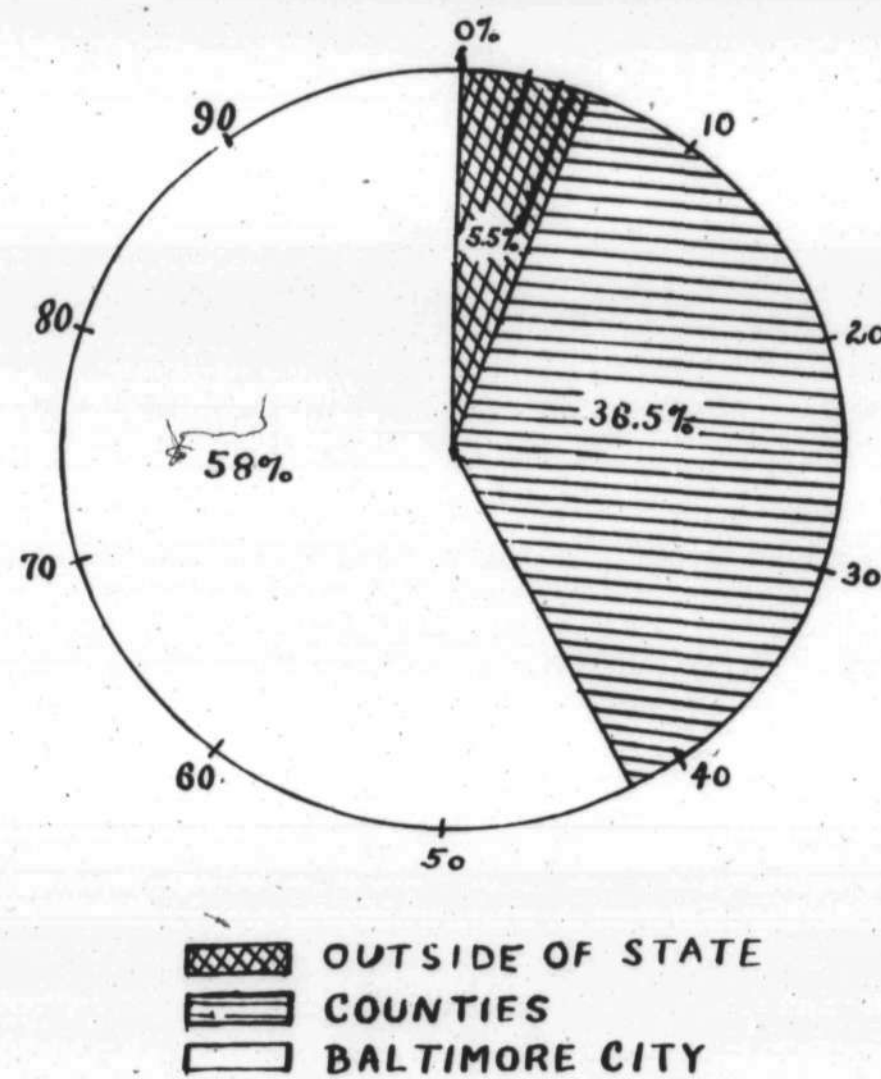
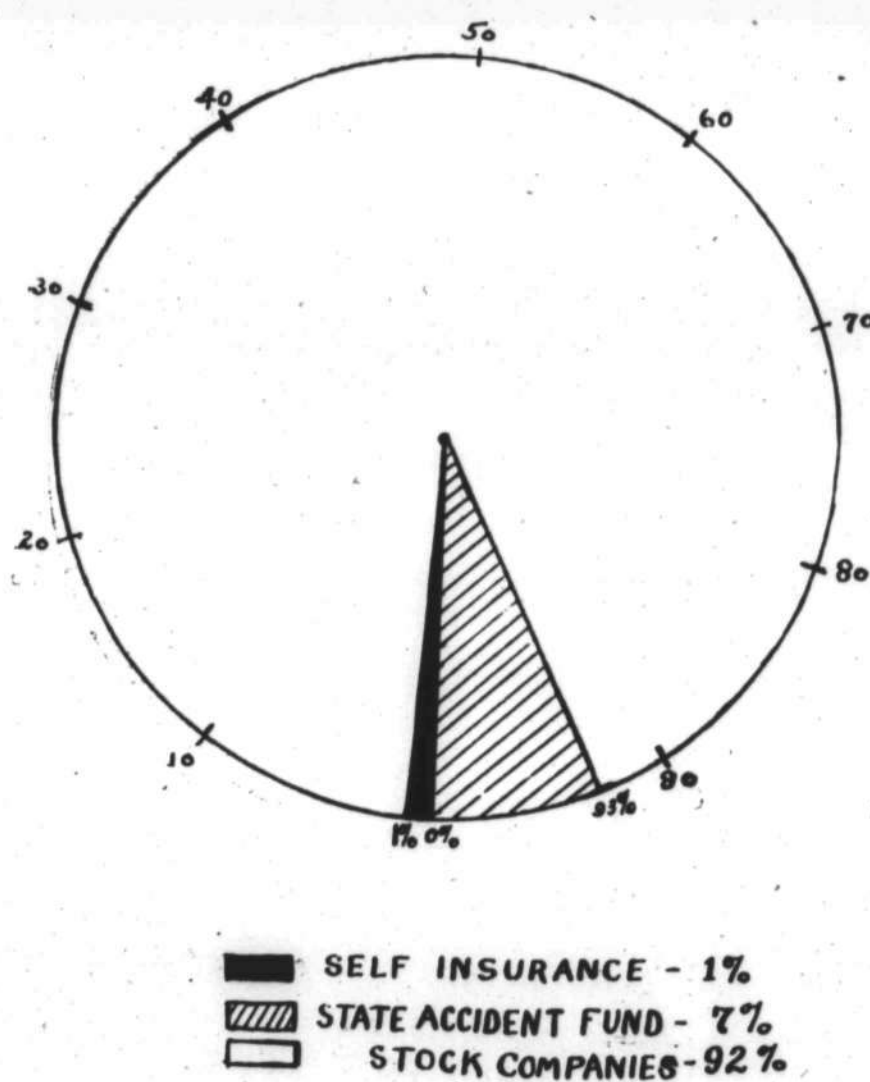


DIAGRAM No. II.

METHODS OF INSURANCE SELECTED



ACCIDENT DIVISION.

Whenever an accident occurs to an employee, it is the duty of the employer to at once report such accident to the Commission. The Commission has adopted a Standard Form known as form C-2, EMPLOYER'S FIRST REPORT OF INJURY, to be used for this purpose. This form provides for a statement of the nature and cause of the accident, the probable length of disability and certain other information which the Commission considers important.

A form of supplemental report, C-9, is also provided to be used at the expiration of two weeks, to notify the Commission either that the injured person has returned to work, that he is still disabled, or that he had died as the result of his injuries.

During the first year of the operation of the law, there have been reported to the Commission in this way, 20,348 accidents of which 121 were fatal.

Notice of industrial accidents comes to the attention of the Commission in various ways other than on the regular report of the employer, and upon receipt of such information the Accident Division endeavors to ascertain the name of the employer and to secure the report. In 126 of such cases, the Accident Division has not been able to secure a report, owing to incomplete information. This brings the total industrial accidents coming before the Commission during the year to 20,474.

All accident reports are indexed by the name of the injured employee, the name of the employer, and the date of injury. The reports of accidents, together with any other papers pertaining to the same are filed in numerical order.

Before an injured employee is entitled to compensation, there must be evidence either that he has suffered the loss of some member or that his disability has exceeded two weeks in duration. At the expiration of three weeks from the date of injury, if neither a claim for compensation nor a supplemental report has been filed, a notice is sent to the injured party advising him of his rights and of the manner in which he may procure blanks to make claim for compensation.

When a claim for compensation is filed, all papers from the Accident Division are assembled and passed on to the Claim Bureau.

Following is an analysis of the 20,227 non-fatal accidents (see also charts 1, 2, 3 and 4, and diagrams 3 and 4).

TABLE No. 3.

Character of Injuries.

	No. of Accidents.
Trunk	1,922
Head or Face	1,336
Eyes	1,299
Arms	1,442
Hands	3,092
Fingers	6,102
Legs	1,809
Feet	2,082
Toes	360
Burns	85
Crushes and Bruises	212
Cuts and Lacerations	30
Fractures and Sprains	64
Hernia	20
Blood Poisoning	79
Punctured Wounds	14
Miscellaneous	270

TABLE No. 4.

Causes of Injuries.

	No. of Accidents.
Boilers, including explosion	37
Engines and Motors	56
Machinery	3,618
Corrosive Substance	14
Electricity	34
Explosives	43
Burns and Scalds	654
Falling Objects	3,528
Fall of Persons	2,211
Tools in hands of injured workmen	2,280
Tools in hands of fellow-workmen	257
Loading and Unloading	426
Carrying and Lifting, not loading or unloading	776
Power Vehicles	76
Driving	525
Stepping on Nails and other objects	743
Running into or Striking Objects	2,402
Animals	244
Asphyxiation or Suffocation	32
Belts	86
Miscellaneous	2,122
Unknown	63

TABLE No. 5.

Age of Persons Injured.

	No. of Accidents.
Under 15	49
15-20	3,956
20-25	3,529
25-30	3,194
30-35	2,255
35-40	1,760
40-45	1,219
45-50	956
50-55	744
55-60	433
60-65	353
65-70	121
70-75	42
Over 75	10
Unknown	1,603

TABLE No. 6.

Hour of Day Persons Injured.

Time.	No. of Accidents.
1 A. M.	40
2 A. M.	50
3 A. M.	72
4 A. M.	83
5 A. M.	71
6 A. M.	153
7 A. M.	544
8 A. M.	1,292
9 A. M.	1,877
10 A. M.	2,492
11 A. M.	2,178
12 A. M.	1,028
1 P. M.	1,079
2 P. M.	1,676
3 P. M.	1,973
4 P. M.	1,591
5 P. M.	979
6 P. M.	333
7 P. M.	142
8 P. M.	147
9 P. M.	113
10 P. M.	98
11 P. M.	76
12 P. M.	90
Unknown	2,050

TABLE No. 7

Sex of Persons Injured.

	No. of Accidents.
Male	17,393
Female	2,834

TABLE No. 8

Marital Condition of Persons Injured.

	No. of Accidents.
Married	9,724
Single	9,372
Unknown	1,131

TABLE No. 9

Wage of Persons Injured—20,227 Non-Fatal Accidents.

	No. of Accidents.
Not over \$5.00	1,342
Not over 10.00	7,710
Not over 15.00	7,447
Not over 20.00	2,210
Over 20.00	885
Unknown	633

TABLE OF ACCIDENTS.
STATE ACCIDENT FUND.

TABLE No. 10

Wage of Persons Injured, 503 Accidents.

	No. of Accidents.
Not over \$5.00	11
Not over 10.00	219
Not over 15.00	209
Not over 20.00	59
Over 20.00	2
Unknown	3

TABLE No. 11
Character of Injuries.

	No. of Accidents.
Trunk	63
Head or Face	44
Eyes	27
Arms	33
Hands	67
Fingers	163
Legs	55
Feet	38
Toes	9
Burns .....	..
Crushes and Bruises .....	..
Cuts and Lacerations .....	..
Fractures and Sprains	1
Hernia .....	..
Blood Poisoning .....	..
Punctured Wounds	3
Miscellaneous .....	..

TABLE No. 12

Causes of Injuries.

	No. of Accidents.
Boilers, including explosions	1
Engines and Motors	112
Machinery .....	..
Corrosive Substance	3
Electricity	3
Explosives	10
Burns and Scalds	107
Falling Objects	74
Fall of Persons	82
Tools in hands of injured workmen	3
Tools in hands of fellow workmen	6
Loading and Unloading	0
Carrying and lifting, not loading and unloading	8
Power Vehicles	8
Driving	15
Stepping on nails and other objects	16
Running into or striking objects .....	..
Animals .....	..
Asphyxiation or Suffocation	4
Belts	51
Miscellaneous .....	..
Unknown .....	..

TABLE No. 13

Marital Condition of Persons Injured.

	No. of Accidents.
Married	270
Single	233

TABLE No. 14

Sex of Persons Injured.

	No. of Accidents.
Male	446
Female	57

TABLE No. 15

Age of Persons Injured.

	No. of Accidents.
15-20	112
20-25	90
25-30	77
30-35	41
35-40	36
40-45	30
45-50	27
50-55	27
55-60	14
60-65	13
65-70	5
70-75	1
Over 75 .....	..
Unknown	30

TABLE No. 16

Hour of Day Persons Injured.

Time	No. of Accidents.
1 A. M.	2
2 A. M.	2
3 A. M.	5
4 A. M.	5
5 A. M.	4
6 A. M.	4
7 A. M.	21
8 A. M.	28
9 A. M.	38
10 A. M.	56
11 A. M.	57
12 A. M.	28
1 P. M.	33
2 P. M.	46
3 P. M.	51
4 P. M.	44
5 P. M.	21
6 P. M.	3
7 P. M.	4
8 P. M.	2
9 P. M. ....	..
10 P. M.	3
11 P. M.	3
12 P. M. ....	..
Unknown	43

FATAL ACCIDENTS.

During the year covered by this report 121 fatal accidents were reported to the Commission.

Upon the receipt of a fatal accident, the Claims Bureau endeavors to ascertain whether there are any dependents, and to inform them of their rights under the Law. In 91 of the 121 fatal cases reported, claims for compensation have been filed by some one or more persons claiming to be dependents. Of these 91 cases, awards have been made to dependents in 63 cases, 15 have been disallowed, and 13 are pending.

Of the 15 claims disallowed, five were disallowed because the alleged dependency of the claimants was not established; in four cases the accident did not arise out of or in the course of the employment; in two cases the employments were not covered by the law, and in one case the accident happened in West Virginia.

Following is a list of the 63 fatal cases in which the Commission awarded compensation to one or more dependents.

Thomas Duvall, a laborer, 53 years of age, was loading and wheeling ore from under a trestle to a car. As the ore was cleaned away from around the timbers, two of the bents collapsed, causing part of the trestle to fall, killing him instantly. An award of \$4.17 per week for eight years was made to his widow.

Arlie Conner, a miner, 22 years of age, died as the result of a rock falling on his head while loading a car, fracturing his skull. An award of \$5.11 per week for eight years was made to his widow.

Herbert Cole, a finisher in a cement plant, 35 years of age, while putting a rope on a sheave wheel, stepped on a drive rope as the engine started. It threw him, fracturing his skull and injuring him internally. An award of \$9.75 per week for eight years was made to his widow and two children.

James A. Knowles, a motorman, 32 years of age, was killed in a collision, having the bones of his entire body fractured. An award for eight years of \$6.98 per week for the first year, increasing to \$8.27 a week for the eighth year was made to his widow and child. (This award was made upon an ascending scale of average wage to conform to the prospective yearly increase in wage of the particular employment.)

Leo F. Ortman, a tinner, 30 years of age, was killed by falling through an elevator shaft. An award of \$3570.26 was made to the father and two sisters.

Edward M. Chambers, a laborer, 20 years of age, was killed by being thrown from a runaway. An award of \$8.00 per week for seven years and eleven months was made to his mother.

Walter Stephinski, a laborer, 25 years of age, was killed by a slingload of wood pulp falling on him. An award of \$5.00 per week for six years was made to his sister.

Morris Brenner, a foreman with junk dealers, 24 years of age, was killed by an explosion. An award of \$6.25 per week for four years and thirty-two weeks was made to his mother and a like award to his sister.

James A. Myer, a fireman, 50 years of age, died of hernia, as the result of a strain. An award of \$6.92 per week for eight years was made to his widow.

Oliver Chaney, a millwright, 36 years of age, was killed by being crushed between an electric crane and a column. An award of \$12.00 per week for six years, forty-two and one-sixth weeks was made to his widow and three children.

William A. Lessner, a driver, died as the result of being hit by a foot brake. An award of \$9.24 per week for eight years was made to his widow and two children.

Otto Ladscheck, an engineer, died as the result of being scalded by falling into tub of hot water. An award of \$12.00 per week for six years, forty-two and one-sixth weeks was made to his widow.

John C. Nelson, a miner, 39 years of age, was killed by a fall of coal. An award of \$4.70 per week for two hundred and eight weeks was made to his mother, as partial dependent.

Dutchman Willis Bach, a miner, 28 years of age, was killed by an explosion. An award of \$4.85 per week was made to his mother for eight years.

Henry Ede, a driver, 42 years of age, was killed by being crushed beneath a wagon. An award of \$5.75 per week for eight years was made to his wife and nine children.

Seymour Fitzhugh, a driver, 34 years of age, was killed by being thrown from a wagon. An award of \$5.00 per week for eight years was made to his widow and two children.

Albert A. Malone, a machinist, 34 years of age, died as the result of having his hand caught in the wheels of his machine, his body being drawn in until crushed. An award of \$4.44 per week for eight years was made to his widow and two children.

Charles Richwein, an operator, 60 years of age, was killed by the fall of an elevator. An award of \$2.27 per week for eight years was made to his widow.

Frederick G. Fisher, a stone-cutter, 44 years of age, died as the result of an infection following an injury from a stone falling on his leg. An award of \$6.49 per week for seven years, and forty-nine weeks was made to his wife and six children.

James Landers, a laborer, 19 years of age, was killed by cave-in of gravel pit. An award of \$473.27 was made in lump sum payment to his father as a partial dependent.

Carter P. Irvine, an operator, died as the result of being burned while closing a switch. An award of \$9.05 per week for four years was made to his sister as a partial dependent.

Henry Bauman, a conductor, was killed by falling beneath the wheels of a train. An award of \$5.99 per week was made for eight years to his widow and three children.

Mike Magee, a miner, 29 years of age, was killed by fall of coal. An award of \$6.75 per week for eight years was made to his widow and three children.

Robert James, a laborer, 56 years of age, died as the result of being crushed by falling tree. An award of \$4.50 per week for eight years was made to his widow and one child.

George W. Fillingame, a carpenter, 54 years of age, died as the result of a fall. An award of \$5.35 per week for eight years was made to his widow.

Horace R. Michael, a miner, 54 years of age, died as the result of coal falling on him. An award of \$7.50 per week for eight years was made to his widow and two children.

Frank Manning, a laborer, died as the result of being crushed by falling cement. An award of \$4.50 per week for eight years was made to his child.

George K. Norton, a deck hand, 21 years of age, was drowned. An award of \$5.20 per week for eight years was made to his widow.

John Kremer, a painter, 50 years of age, died as the result of a fall. An award of \$7.50 per week for six years was made to his sister.

Chas. E. Wembach, a driver, 61 years of age, died as the result of a fall from wagon. An award of \$4.00 per week for eight years was made to his two sisters.

Francesco Venunto, a laborer, 26 years of age, died as the result of being crushed by a cave-in. An award of \$5.25 per week for eight years was made to his widow and one child.

James Walker, a miner, 45 years of age, died as the result of a fall. An award of \$4.08 per week for eight years was made to his widow and five children.

James Jackson, a laborer, died as the result of a fall. An award of \$5.43 per week for seven years, fifty and one-half weeks was made to his widow and five children.

Frank Brasobovich, a laborer, 30 years of age, died as the result of being run over by a car. An award of \$5.77 per week for eight years, less one day was made to his widow and six children.

James A. Holt, night foreman, 32 years of age, was unloading a power plane when it fell on him, killing him. An award of \$8.25 per week for eight years was made to his widow and three children.

Leo B. Weaver, electrician, died as the result of being burned by fuse. An award of \$10.50 per week until \$4,250.00 was made to his widow and two children.

John T. Wilhelm, machinist, 49 years of age, while sawing a log was caught in saw and killed. An award of \$8.25 per week for eight years was made to his wife and three children.

Julius Nunenthal, foreman in brewery, 35 years of age, died as the result of a box of crowns falling on him. An award of \$11.00 per week for seven years, twenty-two and four-sevenths weeks was made to his wife and two children.

Clayton C. Diggs, fireman, 56 years of age, died as the result of being burned. An award of \$5.25 per week for seven years, twenty-six weeks was made to his wife and two children.

Franklin C. Getson, laborer, 30 years of age, died as the result of a fractured skull. While drilling stone, one rolled on him. An award of \$6.00 per week for eight years was made to his widow and two children.

John Klanicza, laborer, 39 years of age, died as the result of a fall. An award of \$5.31 per week for eight years was made to his child.

Edward Conroy, miner, 28 years of age, was killed by falling slate. An award of \$6.59½ per week for eight years was made to his widow and three children.

Edward Doudiken, painter, 38 years of age, died as the result of a fall. An award of \$7.50 per week for eight years was made to his widow and four children.

George T. Crowley, electrician helper, 28 years of age, died as the result of an electric shock. An award of \$6.00 per week for eight years was made to his mother.

Alger W. Bloodsworth, foreman, 34 years of age, was killed by being caught between elevator and door and falling through shaft. An award of \$10.50 per week for seven years, forty and four-fifths weeks was made to his widow.

Joseph E. Sehlereth, seaman, 38 years of age, died as the result of a fall. An award of \$7.66 per week for eight years was made to his widow and three children.

John W. Randall, laborer, 53 years of age, died as the result of a fall. An award of \$7.66 per week for eight years was made to his widow.

Rosby N. Carr, car runner, 58 years of age, was killed by a car running over him. An award of \$6.15 per week for eight years was made to his widow and three children.

Charles E. Briscoe, a laborer, 23 years of age, was killed by cave-in of gravel bank. An award of \$3.60 per week for eight years was made to his widow.

Charles T. Warner, carpenter, 58 years of age, died as the result of a fall. An award of \$7.50 per week for seven years, fifty-one and three-sevenths weeks was made to his widow.

Charles A. Warfield, chauffeur's helper, 24 years of age, died as the result of being crushed by an automobile. An award of \$5.00 per week for eight years was made to his wife and one child.

Michael Schultz, machinist, died as the result of being hit in the head by a piece of steel. An award of \$7.00 per week for eight years was made to his widow and five children.

James Thomas, laborer, 40 years of age, was drowned. An award of \$3.99 per week for eight years was made to his widow.

Marshall Sprague, powder man, was killed by an explosion. An award of \$7.08 per week for eight years was made to his wife and eight children.

George C. Eichner, laborer, 59 years of age, was killed by having his clothes caught in shaft and being thrown around two or three times. An award of \$9.00 per week for eight years was made to his widow.

Christopher Muth, laborer, 29 years of age, was killed by a loom falling on him, crushing his body. An award of \$5.25 per week for eight years was made to his widow and four children.

John R. Lewis, painter, 60 years of age, died as the result of a fall. An award of \$9.00 per week for seven years fifty and three-sevenths weeks was made to his child.

John Funk, chauffeur, 31 years of age, was killed by a train running into him. An award of \$8.25 per week for eight years was made to his wife and two children.

S. Harvey Jack, laborer, 41 years of age, was killed by gravel falling on him, breaking his legs and fracturing his skull. An award of \$4.50 per week for eight years was made to his widow.

Edward Peaco, driver, 23 years of age, was killed by an explosion of gasoline. An award of \$3.50 per week for eight years was made to his widow.

Peter H. Johnson, carpenter, 35 years of age, died as the result of a fall. An award of \$7.69 per week for eight years was made to his child.

James P. Jenkins, laborer, 34 years of age, died as the result of asphyxiation. An award of \$6.13 per week was made to his widow and three children for eight years.

C. E. Rosenmerkel, organ builder, died as the result of a fall from an organ under construction. An award of \$8.50 per week for eight years was made to his widow and three children.

Perhaps no table in this report will carry home more forcibly the value of the Compensation principle than the following one showing the number and character of dependents left by the victims of 63 of the industrial accidents which resulted fatally. A table elsewhere in this report shows the total amount of compensation awarded in these cases. See Diagram V and Statement 2.

TABLE No. 17

Beneficiaries of the Awards in 63 Fatal Cases.

Widows	48
Children	113
Sisters	7
Mothers	5
Fathers	2
Total	175

Occupation of Injured.

Classification of the 63 fatal claims awarded: Laborers, 8; Drivers, 7; Miners, 7; Motormen, Engineers and Firemen, 4; Foremen of Construction, 5; Carpenters, 4; Machinists, 3; Painters, 3; Electricians, 2, and one each, Tinner, Stevedore, Deck-hand, Mason, Millwright, Finisher in cement mill.

TABLE No. 18

Cause of Injury.	Fatal Accidents.	91 Accidents Claim.	30 Accidents No Claim.	Total.
Boilers including Explosions		5	2	7
Machinery		2	1	3
Electricity		5		5
Explosives		1		1
Burns and Scalds		20	4	24
Falling Objects		26	2	28
Fall of Persons		6	1	7
Running into or striking Objects			2	2
Loading and Unloading			4	4
Power Vehicles		1	1	2
Asphyxiation or Suffocation		2	6	8
Drowning		10	5	15
Miscellaneous		13	2	15
Open Cases, cause not determined				
Total		91	30	121

TABLE No. 19

121 Fatal Accidents by Groups.		91 Accidents Claim.	30 Accidents No Claim.	Total.
1. Railways	2	2	2	10
4. Machine Shops	1	1	0	1
8. Operation of Vessels	3	3	0	6
9. Shipbuilding	1	1	0	1
10. Longshore Work	4	4	0	4
11. Subaqueous construction	1	1	0	1
12. Electrical construction	2	2	0	2
13. Paving and underground work	0	0	2	2
14. Lumber operations	3	3	0	3
15. Pulp and Paper Mills	1	1	0	1
16. Furniture Mfg.	1	1	0	1
17. Wood manufacturing	0	0	1	1
18. Mines	12	12	3	15
19. Quarries	8	8	4	12
21. Iron and Steel Mfgs.	4	4	3	7
22. Operation of Stationary Engines and Boilers	2	2	0	2
25. Explosives	2	2	0	2
26. Paint and tar products	0	0	2	2
27. Distilleries, etc.	1	1	1	2
28. Drugs, toilet articles, chemicals, etc.	6	6	0	6
30. Packing houses	1	1	0	1
33. Canneries	2	2	0	2
34. Baking and confections	1	1	0	1
36. Manilla and Hemp products	0	0	1	1
37. Textiles	1	1	1	2
38. Clothing	0	0	1	1
41. Operation of Vehicles	8	8	0	8
42. Building trades	12	12	4	16
43. Miscellaneous	6	6	2	8
Totals	91	91	30	121

TABLE No. 20

Fatal Accidents; Age of Injured.

	Under										Total
	15	15-20	20-25	25-30	30-35	35-40	40-45	45-50	50-55	55-60	
Claims	1	4	7	13	12	9	12	3	61		61
No Claims	1	2	6	5	1	2	3	3	22		22
Total	1	6	13	18	13	11	15	6	84		84
	Over										Total
	50-55	55-60	60-65	65-70	70-75	75 known	Un-				
Claims	7	6	3	1	1	1	12	30			30
No Claims	1	3	2	1	1	1	1	8			8
Total	8	9	5	2	1	1	12	38			38

TABLE No. 21

Wages in Fatal Cases.

	Wage not over \$5	\$10	\$15	\$20	Over \$20	Open Cases	Total
Claims	1	16	30	12	6	12	91
No Claims	1	14	7	5	2	1	30
Total	2	30	37	17	8	13	121

TABLE No. 22

Fatal Accidents.

	Male	Female	Married	Single
Claims	91	0	62	29
No Claims	30	0	10	20
Total	121	0	72	49

CLAIMS BUREAU

Section 32 of the law provides that compensation shall be payable for injuries sustained, or death incurred, by employees engaged in any of the forty-two groups of employments named in the section, and sub-section 43 further provides that the Acts are intended to apply to all extra-hazardous employments not specially enumerated.

In all cases of temporary disability, whether total or partial in character, the law provides that no compensation shall be paid for the first two weeks, but the injured employee is entitled to such medical, surgical or other treatment, nurse and hospital service, medicine, crutches and apparatus as may be required by the Commission, in an amount not to exceed the sum of \$150.00.

Special provision is made for dismemberments and all other permanent disabilities.

Up to and including November 1, 1915, there were filed with the Commission including the 91 fatal cases referred to, 3,443 claims for compensation.

The following tables show the total number of claims filed during the year, and the disposition made of such claims.

CLAIMS FILED FROM NOV. 1, 1914, to NOV. 1915.

	Fatal	Non-fatal	Total
Claims filed.....	91	3352	3443
Claims disposed of.....	78	3098	3176
Claims pending.....	13	254	267

The 267 claims pending include all claims filed up to November 1st. As no claim is regularly disposed of in less than six days from the date of filing, there are at any given time at least from 150 to 200 claims in the course of adjudication. Of these 267 pending claims, 225 had been disposed of at the writing of this report December 18th, leaving only 42 of them still pending.

The claims passed upon by the Commission were disposed of as follows:

Nature of Claim	Compensation awarded.	Compensation disallowed.	Total.
Non-fatal	2913	184	3097
Fatal	64	15	79
Total	2977	199	3176

Claims Disallowed and the Reasons for Disallowing.

One hundred and ninety-nine cases, or about 5¼ per cent. of the total filed were disallowed by the Commission for the following reasons:

TABLE No. 23

	No. of Cases.
Disability did not extend beyond two weeks.....	91
Employment not covered.....	64
Injury did not arise out of and in course of employment.....	27
Lack of jurisdiction.....	4
Disability not due to accident.....	3
Claimants not dependent (fatal cases).....	3
Claimant also the employer.....	2
Casual employee	1
Duplicate claim	1
Accident occurred prior to November 1, 1914.....	1
Cases not prosecuted.....	2
Total	199

Permanent Injuries.

For amputation of a part or all of one or more of the members, the law makes special provision by allowing 50 per cent. of the average weekly wage for a specific number of weeks in each case as follows:

For the loss of thumb	50 weeks
For the loss of 1st finger.....	30 weeks
For the loss of 2nd finger.....	25 weeks
For the loss of 3rd finger.....	20 weeks
For the loss of 4th finger.....	15 weeks
For the loss of great toe.....	25 weeks
For the loss of other toe.....	10 weeks
For the loss of hand	150 weeks
For the loss of arm	200 weeks
For the loss of foot	150 weeks
For the loss of leg	175 weeks
For the loss of eye	100 weeks

Provision is further made for the proper proportion of these allowances in cases of amputation of parts of fingers and thumb.

All of the other cases of permanent disability are left to the judgment of the Commission as to the number of weeks' compensation to be allowed.

During the year covered by this report awards have been made in 220 cases of dismemberment shown in the following table. It should be noted that amputation anywhere between wrist and elbow constitutes loss of hand. Also, the loss of part of a finger or thumb is listed as loss of the finger or thumb.

TABLE No. 24

Permanent Partial Disability.

DISMEMBERMENT.

Nature of Injury.	No. of Persons.
Loss of Thumb	23
Loss of One Finger	107
Loss of Two Fingers	21
Loss of Three Fingers	9
Loss of Four Fingers	4
Loss of Thumb and One Finger	8
Loss of Thumb and Two Fingers	3
Loss of Thumb and Four Fingers	4
Loss of Great Toe	1
Loss of Great Toe and one other	1
Loss of Great Toe and two others	2
Loss of Hand	3
Loss of Arm	3
Loss of Leg	3
Loss of Eye	13
Loss of use of fingers	12
Loss of use of leg	2
Loss of use of hand	1
Total	220
Loss of 38 Thumbs. Loss of 221 Fingers. Loss of 9 Toes.	

TABLE No. 25

3352 Non-Fatal Claims.

Character of Accidents—Non-Fatal Claims.

	No. of Claims.
Trunk	581
Head or Face	140
Eyes	100
Arms	263
Hands	363
Fingers	760
Legs	480
Feet	403
Toes	92
Burns	24
Crushes and Bruises	58
Cuts and Lacerations	2
Fractures and Sprains	13
Hernia	13
Blood Poisoning	10
Miscellaneous	50

TABLE No. 26

Causes of Accidents—Non-Fatal Claims.

	No. of Claims.
Boilers, including Explosions	7
Engines and Motors	16
Machinery	558
Corrosive Substance	4
Electricity	5
Explosives	14
Burns and Scalds	104
Falling Objects	801
Fall of Persons	609
Tools in hands of Injured Workmen	156
Tools in hands of Fellow-Workmen	41
Loading and Unloading	82
Carrying and Lifting, not loading or unloading	123
Power Vehicles	27
Driving	61
Stepping on Nails and other objects	52
Running Into or Striking Objects	405
Animals	43
Asphyxiation or Suffocation	1
Belts	12
Miscellaneous	220
Unknown	11

TABLE No. 27

Sex of Injured—Non-Fatal Claims.

	No. of Claims.
Male	3,220
Female	132

TABLE No. 28

Marital Condition—Non-Fatal Claims.

	No. of Claims.
Married	2,089
Single	1,235
Unknown	28

TABLE No. 29

Wages of Persons Injured—3352 Non-Fatal Claims.

	No. of Claims.
Not over \$5.00	116
Not over 10.00	1,269
Not over 15.00	1,332
Not over 20.00	447
Over 20.00	172
Unknown	16

TABLE No. 30

Age of Injured—Non-Fatal Claims.

	No. of Claims.
15-20	373
20-25	479
25-30	462
30-35	460
35-40	393
40-45	336
45-50	287
50-55	211
55-60	159
60-65	78
65-70	30
70-75	18
Over 75	2
Unknown	64

TABLE No. 31

3343 Fatal and Non-Fatal Claims.

Time of Accidents.

Time.	Non-fatal Claims.	Fatal Claims.	Total.
1 A. M.	8	0	8
2 A. M.	10	2	12
3 A. M.	15	1	16
4 A. M.	12	0	12
5 A. M.	11	1	12
6 A. M.	25	1	26
7 A. M.	108	3	111
8 A. M.	189	2	191
9 A. M.	274	5	279
10 A. M.	399	7	406
11 A. M.	340	7	347
12 A. M.	249	4	253
1 P. M.	151	3	154
2 P. M.	249	9	258
3 P. M.	325	3	328
4 P. M.	234	12	246
5 P. M.	183	4	187
6 P. M.	62	3	65
7 P. M.	23	2	25
8 P. M.	31	2	33
9 P. M.	20	1	21
10 P. M.	22	1	23
11 P. M.	19	0	19
12 P. M.	14	0	14
Unknown	379	18	397
Total	3352	91	3443

TABLE No. 32

Claims and Length of Service.

	More than 1 Year.	Less than 1 Year.	Less than 1 Mo.	Unknown	Total
Time Injured Worked	2009	826	329	279	3443
For Employer	2477	548	293	125	3443
By Occupation					

Nativity of Claimants.

American Born.	Foreign Born.	Not Known.	Total
2665	675	103	3443

Language of Claimants.

English Speaking.	Non-English Speaking.	Fatal—Not Known.	Total.
3052	299	91	3443

TABLE No. 33

RECAPITULATION OF ACCIDENTS AND CLAIMS

Non-fatal accidents regularly reported but on account of which no claims were filed	16875
Fatal accidents reported, no claims	30
Total	16905
Non-fatal accidents on account of which claims were filed	3352
Fatal accidents on account of which claims were filed	91
Total	3443
Total number of accidents reported	20348
Accidents coming to the attention of the Commission in vari- ous ways, but on which no regular report was filed	126
Total number of accidents	20474

RATIO OF CLAIMS TO ACCIDENTS.

The records show that claims for compensation were filed in 16.9 per cent. of the 20,348 accidents reported.

In California during the first six months of 1914, 16.8 per cent. of the 25,991 accidents reported resulted in disability of over two weeks.

In Massachusetts this percentage was 24 per cent. for 1913 and 22 per cent. for 1914.

It should be taken into account when reading the table of accidents that while the law requires all accidents to be reported, some employers have been much more diligent and painstaking in reporting trivial accidents than others, so that the relative number of accidents is not an accurate index to the relative hazards of the various groups.

The percentage of claims among the accidents reported from the several groups, as indicating the proportion of more serious accidents, is a better indication of the hazard of that group of industries than the actual number of accidents reported.

For instance, group 38 representing clothing manufacturer's, shows 2,637 accidents and 79 claims, or 3 per cent. in claims, as against 425 for group 18, representing mining and the preparation of metals and minerals, of which 48.5 per cent. or 206 resulted in claims.

A comparison of the number of accidents attributed to any of the classes of causes used in the tables, with the number of claims arising therefrom, gives a fairly reliable indication of the comparative seriousness of accidents in the employments affording field for accidents due to the particular cause. For example, take power vehicles. While a comparatively small number of accidents (80) was reported, 38¾ per cent. of them were of sufficiently serious character to entitle the injured to compensation. On the other hand of the 3,623 accidents attributed to machinery, a term usually associated with liability to accidents, only 15½ per cent. resulted seriously. Similarly, only 6 4/9 per cent. of accidents resulting from tools in the hands of injured workmen resulted in claims.

The first column in the table gives the causes of accidents reported, the second column contains the number of accidents attributed to each of the causes, the third column contains the number of claims filed together with the 30 fatal cases (properly distributed) in which no claim was filed.

TABLE No. 34

Percentage of Accidents Resulting Seriously.	Accidents.	Claims and Fatal Accidents	Per Cent.
Bellows, including Explosions.....	39	9	23%
Engine and Motors.....	56	16	28.6%
Machinery.....	3623	563	15.5%
Corrosive Substance.....	14	4	28.6%
Electricity.....	37	8	21.6%
Explosives.....	48	19	39.6%
Burns and Scalds.....	655	105	16%
Falling Objects.....	3552	825	23.2%
Fall of Persons.....	2239	637	28.5%
Tools in hands of Injured Workman.....	2280	156	6.4%
Tools in hands of fellow Workmen.....	257	41	16%
Loading and Unloading.....	428	84	19.5%
Carrying and lifting objects not loading or unloading.....	776	123	15.9%
Power Vehicles.....	80	31	38.8%
Driving.....	525	61	11.6%
Stepping on nails and other objects.....	743	52	7%
Running into or striking Objects.....	2409	412	17.1%
Animals.....	244	43	17.6%
Asphyxiation or Suffocation.....	34	3	5.9%
Belts.....	86	12	14.1%
Drowning.....	8	8	100%
Miscellaneous.....	2136	235	11%
Unknown.....	79	26	33%
Totals.....	20348	3473	17.68%

COMPARISON CHARTS OF ACCIDENTS AND CLAIMS.

The following charts and diagrams illustrate some comparisons between tables 3 to 9, representing the non-fatal accidents, and tables 25 to 31, representing the non-fatal claims.

No chart was made for table No. 7, the hour of the day when the injuries were sustained. This shows up according to expectation, viz: that the greatest number of injuries occurred around the hours of 10 and 11 in the morning, and from 2 to 4 in the afternoon. Under table No. 8 and No. 30, "Character of Injuries," the various parts of the body are mentioned, also eight additional items of different kinds of injuries. These eight additional items were used in classifying only when the injury was of an indefinite character, or when more than one part of the body was hurt, and therefore it could not be classified specifically. This will account for the small number of accidents shown under these additional items. Under "Character of Injuries," note that fingers, hands and feet lead in the number of accidents sustained on table 8, while on table No. 30 fingers, legs and trunks are ahead of the others. On both tables fingers are far in excess of the other classifications, but not nearly so much in proportion on table 30 as on table 8. Table No. 9 and No. 31, "Causes of Injury" are compiled with as wide a distinction of such causes as was practical to use. On table 9, machinery, falling objects and running into and striking objects are the three most prominent items, while on table 31 falling objects, fall of persons and machinery are in excess of the others.

There were 1299 accidents to eyes, and 2280 due to "tools in hands of injured workmen," and 257 due to "tools in hands of fellow workmen." A large number of these accidents could have been avoided if the employees were furnished with goggles, or if they would wear goggles in cases where they are supplied. This is especially true of the State Accident Fund, where the loss of five eyes was preventable. "Falling objects," "fall of persons," and "running into and striking objects" form an example of carelessness and negligence on the part of both the employer and employee, while the classification "stepping on nails and other objects," which is rather a large one, shows the necessity of carefulness and order in a large number of plants and construction jobs. The two classifications "power vehicles" and "driving" are rather misleading,

as in taking information from the accident reports some of these accidents were placed in classifications which were the specific causes of the injury sustained, and not placed under the classification "power vehicles" and "driving."

Comparison Charts and Diagrams.

Diagrams 3 and 4 show how the non-fatal accidents and the non-fatal claims, respectively, are distributed among groups of industries. A comparison of these percentages is interesting.

Group.	Non-fatal Accidents. Per cent.	Non-fatal Claims. Per cent.
A. Iron and Steel industry.....	20 1-2	13 7-10
B. Clothing industry	13	2 2-5
C. Wood industry	4 4-5	8 3-5
D. Contracting industry	12 1-2	18 4-10
E. Mining industry	2	5 4-5
F. Miscellaneous industry	31 4-5	37 3-5

Diagram 5 shows the payments made or to be made by Insurance Carriers and Self-insurers under the law for accidents during the year Nov. 1, 1914, to Nov. 1, 1915.

Charts 1 and 2 illustrate some items from the tables of accidents and claims.

It is interesting to note the great proportion of males injured and compensated under the law compared with females, also that the proportion of persons married under the claim chart is much greater than that shown on the accident chart. The weekly wage on both charts will run approximately the same. The age of persons on the accident chart shows greatest under the 15 to 20 year period, while on the claim chart it is greatest under the 20 to 25 year period, but under both charts it can readily be seen that the larger number, both of the total injuries sustained and of those resulting seriously is among the younger employees.

Chart 3 is a comparison of "character of injuries," each block being divided into spaces of 4% each, and lines then drawn to the proper places to show the respective percentage of these accidents.

Chart 4 is a comparison of "Causes of injuries" in the same way.

DIAGRAM No. III.

NON-FATAL ACCIDENTS BY GROUPS OF INDUSTRIES.

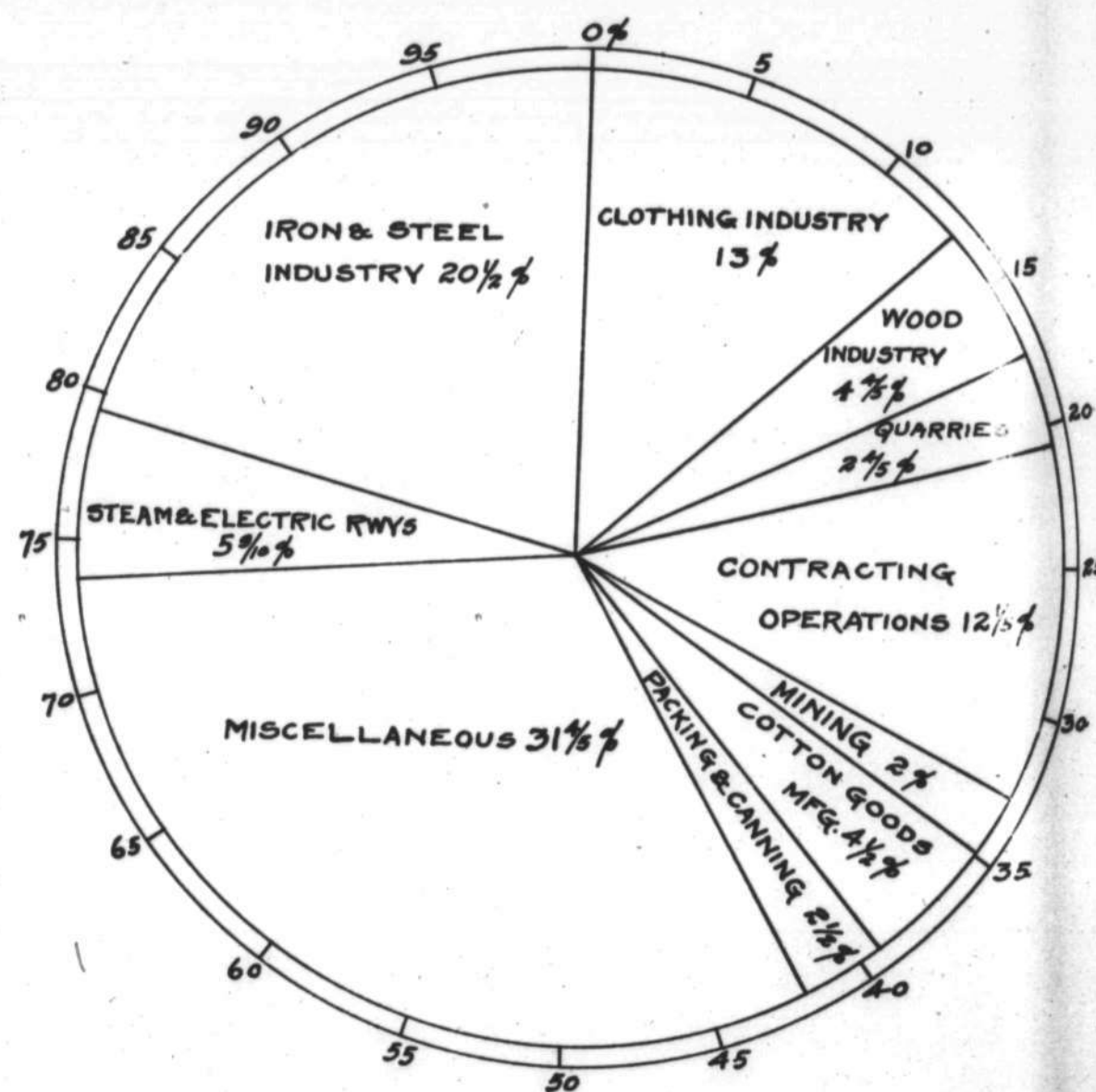


DIAGRAM No. IV.

NON-FATAL CLAIMS BY GROUPS OF INDUSTRIES

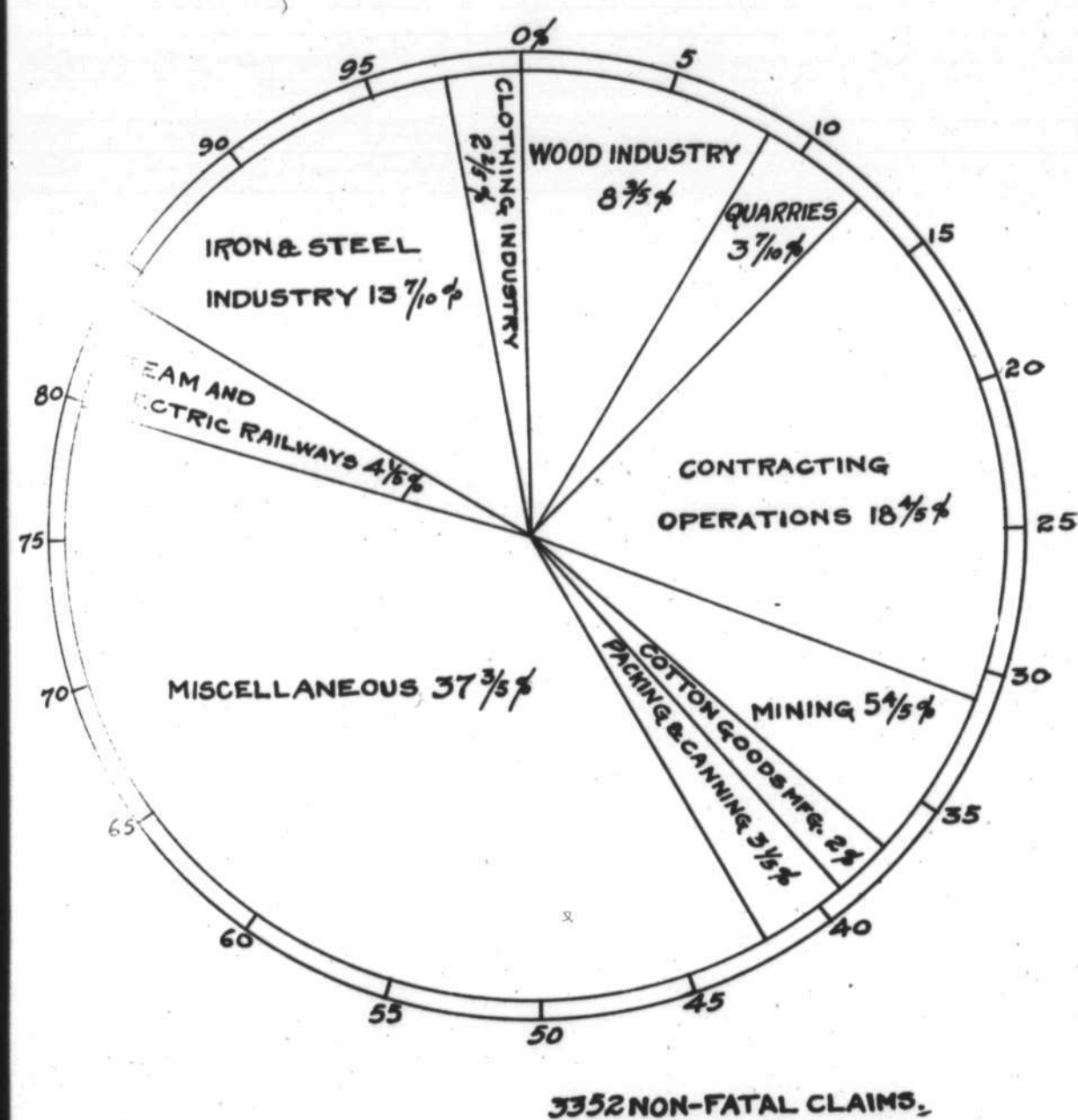
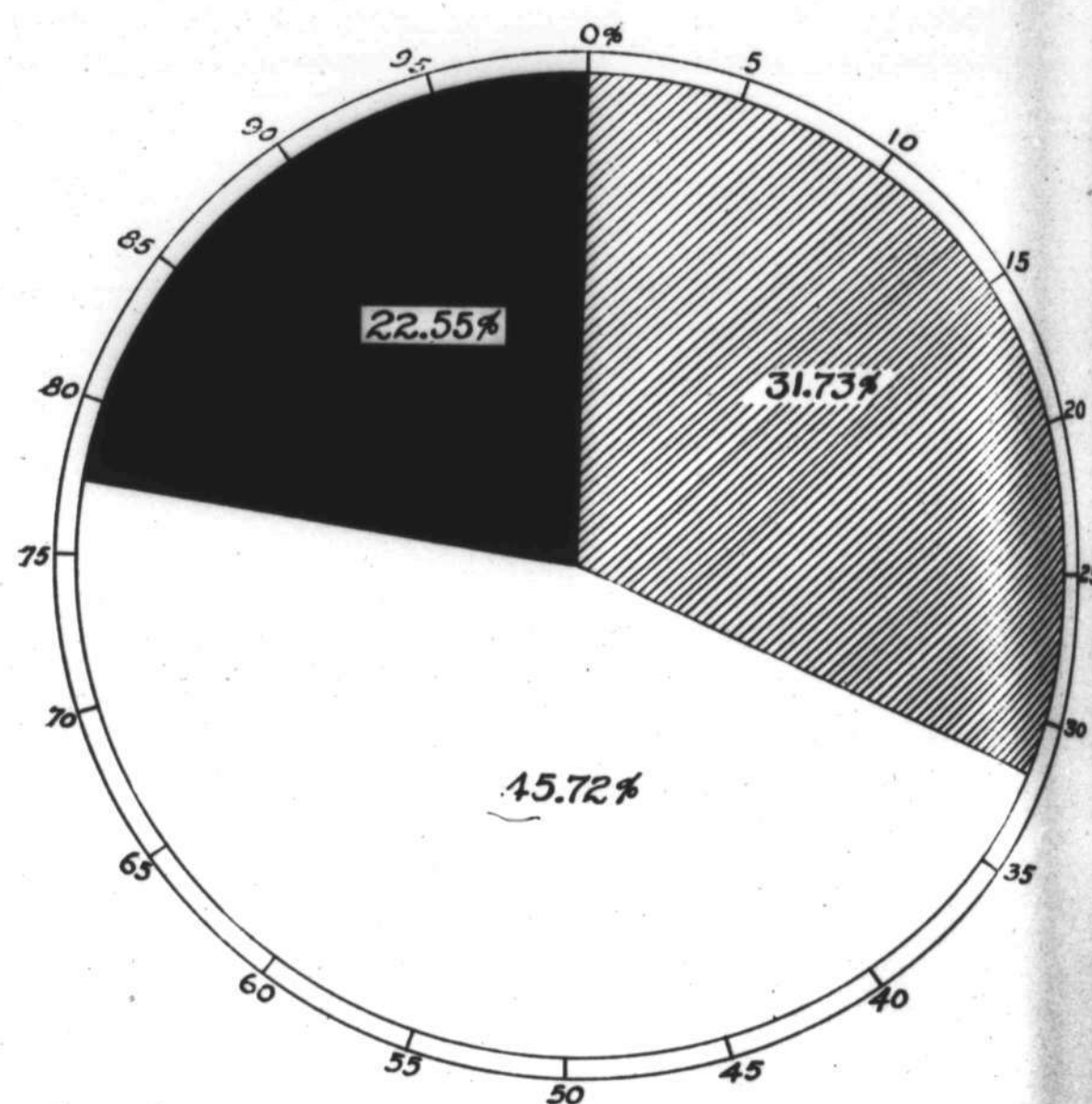
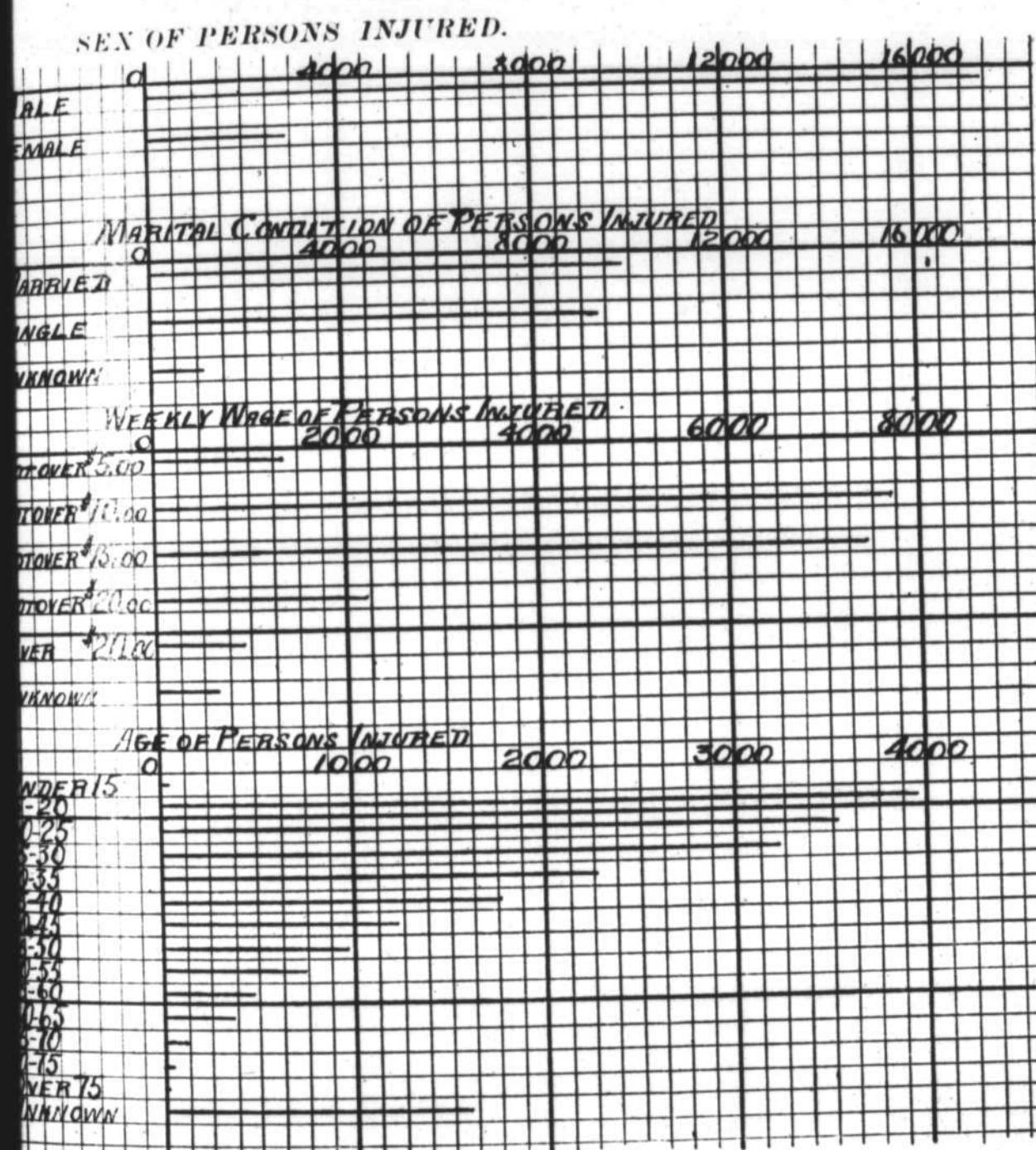


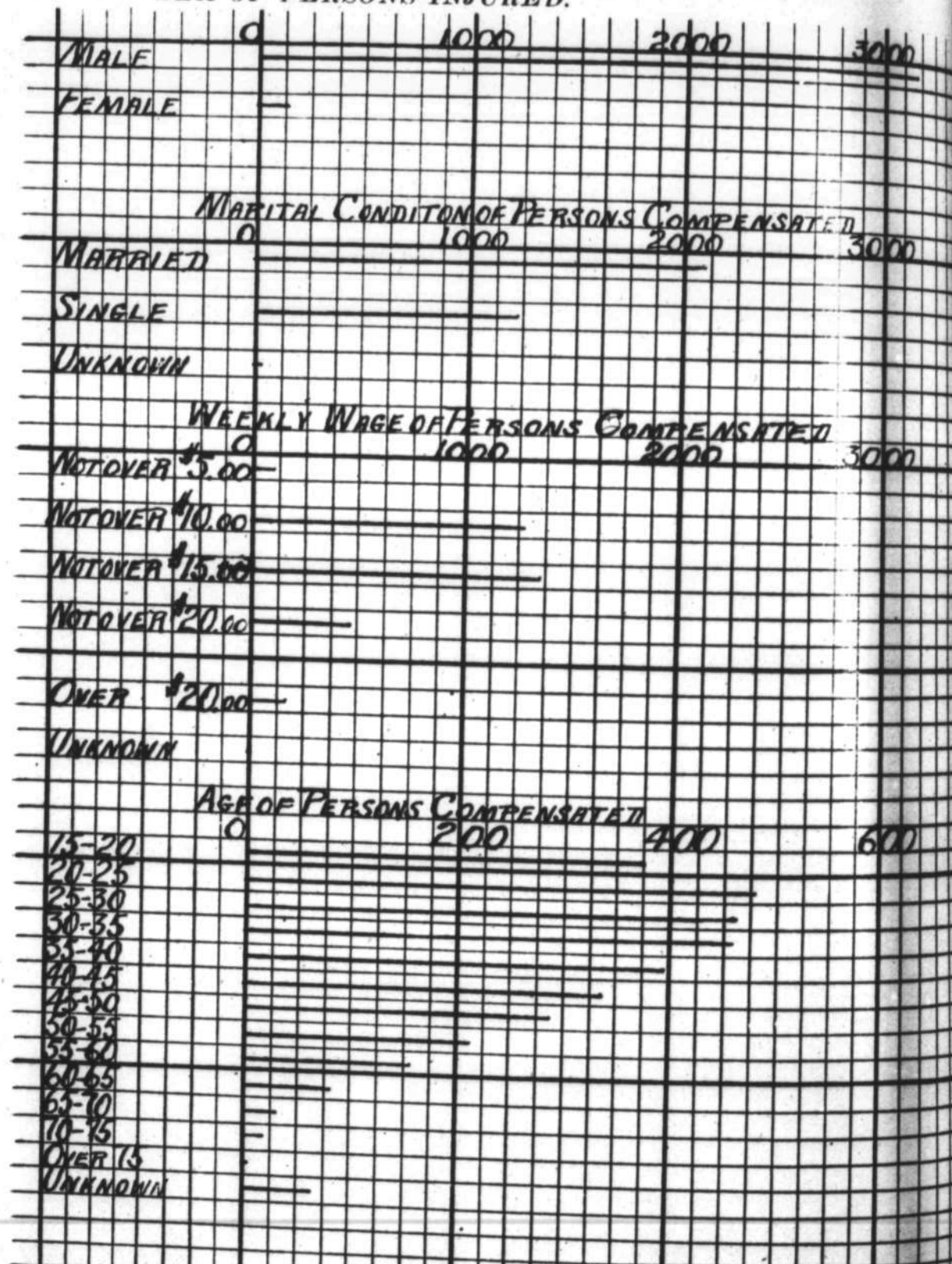
DIAGRAM V.



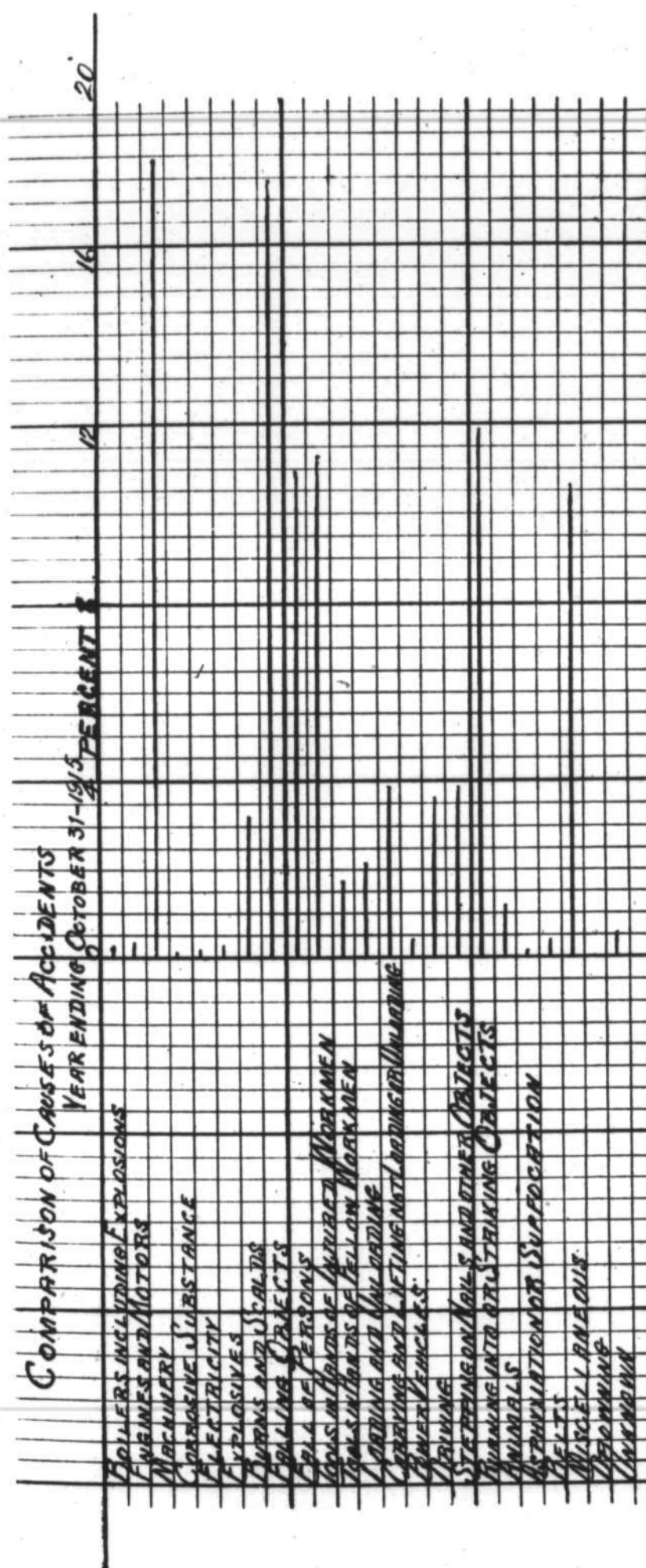
■ EXPENSE FOR MEDICAL ATTENDANCE \$ 91164.18
 ▨ COMPENSATION NON-FATAL ACCIDENTS 128195.16
 □ COMPENSATION FOR FATAL ACCIDENTS 184671.19
 TOTAL 404030.53

 CHART No. 1.
 20227 NON-FATAL ACCIDENTS.


SEX OF PERSONS INJURED.



Non-Fatal Accidents



[illegible]

REPORT OF COMPENSATION, PAID AND OUTSTANDING AND FOR MEDICAL SERVICES,

Number of Awards made by Commission for Fatal Accidents	66	
Paid on Account of same		\$13,633.42
Outstanding Calculated to Maturity		165,317.12
Fundal Expenses		5,720.65
Number of Awards made by Commission for Per- manent Partial Disabilities	225	
Paid on Account of same		\$25,020.57
Outstanding Calculated to Maturity		19,429.64
Number of Awards made by Commission for Tem- porary Total Disabilities	2,960	
Paid on Account of same		\$83,713.64
Number of said Awards on which Payments are being Made Nov. 1, 1915	310	
Weekly Compensation on said Awards		\$2,049.83
Number of Awards made by Commission for Tem- porary Partial Disabilities	5	
Paid on Account of Same		\$33.31
Payments for Medical Services on Compensation Cases ..		\$37,321.08
Payments for Medical Services on Cases that did not reach Compensation		53,843.10
(Due to claimant not being incapacitated for more than two weeks).		

Total paid for Compensation.....	\$122,400.94
Total Outstanding for Compensation.....	184,746.76
Total Paid for Medical Services.....	91,164.18
Total Paid for Funerals.....	5,720.65

Total Benefits to Injured Workmen and their Dependents	
under the Workmen's Compensation Act, from Nov.	
1, 1914, to Oct. 31, 1915.....	\$404,032.53
Payments are included on awards made since Nov. 1,	
1915, for compensation due up to Nov. 1, 1915.	

HEARINGS

Upon request of any party in interest, or upon the Commission's own motion where disputed issues of law or fact with respect to a claim cannot be satisfactorily adjusted, a hearing is ordered.

Hearings in Contested Cases.

Hearings requested by Employer	91
Hearings requested by Insurer	93
Hearings requested by Claimant	15
Hearings on motion of Commission	50
Total	249

In each of twenty-four of these cases there was more than one sitting.

TABLE No. 35

Character of Issues Raised.

Duration of Disability	62
Arising out of and in course of employment	55
Coverage	48
Average wage	30
Disease or injury	17
Dependency	17
Notice	11
Medical	8
Employment	5
Intoxication	4
Wilful Misconduct	4
Occupational Disease	2
Extra Territorial Jurisdiction	1
Pre-existing	1
Miscellaneous	22

Disposed of

Decisions for claimant	131
Decisions against claimant	86
Hearings on application for lump sum (2 granted, 1 denied) ..	3
Hearings on medical bills (2 for claimant, 1 against)	3
Total	223
Under consideration, Nov. 1, 1915	26
Disposed of since Nov. 1, 1915 (2 for claimant, 1 against) ..	3
Pending December 18th	23
Number of hearings held away from Baltimore Office	19
Ratio of hearing cases to claims filed	8%
Total number of cases decided	3176
Number of appeals	18

Organization of the State Industrial Accident Commission

JOHN B. HANNA, CHAIRMAN
CHAS D. WAGAMAN
JAMES HIGGINS

COMMISSIONERS

Compensation of each Commissioner is \$5,000 per annum—(\$3,000 paid by the State of Maryland and \$2,000 paid by the City of Baltimore.)

SECRETARY—HOWARD C. HILL.	\$2,500 PER ANNUM
GENERAL COUNSEL—ALBERT C. RITCHIE.	ATTORNEY GENERAL OF MARYLAND
ASSISTANT COUNSEL—J. WALTER LORD.	\$1,800 PER ANNUM
OFFICIAL STENOGRAPHER—CHARLES I. KRATZ.	1,500 " "
CLERK—WILLIAM A. SCHMIDT.	1,500 " "
CHIEF MEDICAL EXAMINER—DR. ROBERT P. BAY.	2,000 " "
STATE ACCIDENT FUND—	
SUPERINTENDENT—EGBERT S. MONTELL.	1,500 " "
INSPECTOR—ABNER B. BINGHAM.	1,200 " "
CLERK—JOHN C. EVANS.	780 " "
STENOGRAPHER—FLORENCE L. LAMBERT.	780 " "
CLAIMS DEPARTMENT—	
SUPERINTENDENT—ROBERT F. GOODELL.	1,500 " "
STENOGRAPHER—EDNA HILGARTNER.	780 " "
STENOGRAPHER—ANNIE M. DAVIS.	780 " "
AUDITOR—WILLIAM P. GUNDRY.	1,500 " "
DOCKET CLERK—JOS. P. COOPER.	1,200 " "
EXAMINER—J. AUTHUR BRADLEY.	1,200 " "
LAW CLERK—J. LLOYD HARSHMAN.	1,200 " "
STENOGRAPHER—A. MAMIE VOGT.	624 " "
INSPECTION DEPARTMENT—LEMUEL SHOWELL.	1,500 " "
INSPECTOR—ULYSSES HANNA (WESTERN MD.)	1,200 " "
GENERAL OFFICE—	
STENOGRAPHER TO THE SECRETARY.	
M. WINIFRED NAUGHTON.	624 " "
STENOGRAPHER—ANNA C. CRADY.	624 " "
OFFICE ASSISTANT—PHILIP SHIRKEY.	364 " "
TELEPHONE OPERATOR—CORA C. GARDNER.	520 " "
INSURANCE DIVISION—	
CLERK IN CHARGE—SUSIE B. FLACK.	624 " "
STENOGRAPHER—HELEN C. CONNELLY.	624 " "
ACCIDENT DIVISION—	
FILING CLERK—MARION F. GOSLEE.	1,200 " "
CLERK—WM. K. TUBMAN.	1,200 " "
STENOGRAPHER—MARY E. FAHEY.	624 " "
STENOGRAPHER—EDNA BROWN.	624 " "

STATEMENT No. 3.

STATEMENT OF APPROPRIATIONS AND EXPENSES
OF COMMISSION

From September 1, 1914, to October 31, 1915

1914 Appropriation.....	\$15,000.00	
1914 Appropriation.....	40,000.00	
1915 Appropriation.....	40,000.00	
Total Appropriations		\$95,000.00

SALARIES AND EXPENSES.

Salaries	\$37,087.98	
Expenses:		
Office Expense, including Post- age	\$1,612.49	
Rent	3,866.66	
Stationery and Printing.....	4,318.05	
Telephone and Telegraph.....	449.03	
Furniture and Fixtures.....	7,053.29	
Special Services	3,227.99	
Advertising	251.00	
Library	205.25	
Traveling Expenses	970.82	
Testimony	67.90	
Miscellaneous	99.68	
State Accident Fund:		
Stationery and Printing.....	\$1,164.95	
Miscellaneous	236.00	
Total Expenses		\$23,523.11
Transferred to State Accident Fund as Sur- plus, from 1914 Appropriation.....	15,000.00	
Petty Cash	500.00	
Total Received Account Appropriations	\$76,111.09	
Balance of Appropriations, Oct. 31, 1915..	18,888.91	\$95,000.00

RULES OF PROCEDURE
BEFORE THE
STATE INDUSTRIAL ACCIDENT COMMISSION
OF MARYLAND.

The following rules of procedure shall be in effect from and after November 1, 1915, in the administration of the Workmen's Compensation Act of Maryland, provided, that the Commission may amend or abrogate any rule in order to further the proper administration of the Act.

Sessions of the Commission.

Rule No. 1. The Commission will be in session regularly at its office, 741 Equitable Building, Baltimore, Maryland, every day from 9 A. M. until 5 P. M., except Sundays and legal holidays.

The Commission will sit for formal hearings at 11 A. M. of each business day except Saturdays.

Special Sessions of the Commission.

Rule No. 2. Special sessions of the Commission for the purpose of conducting hearings, or other business, may be held at any place within the State, should the business to be transacted seem to require.

Printed Forms Will Be Furnished by Commission.

Rule No. 3. Printed form of all notices, applications, claims, proofs, certificates, etc., necessary for obtaining insurance in the State Accident Fund or for Self Insurance, and also for making and perfecting any claim before the Commission, will be furnished by the Commission free of charge on application for same.

All employers are required to keep on hand a supply of forms for the use of employers and employees.

In filling out the forms every question should be answered and every blank filled as the circumstances of each case may require. If this is not done, delay in disposing of the cases will be occasioned by returning the papers for correction.

Employer Must Furnish Medical Attention.

Rule No. 4. The employer must provide a competent physician or surgeon and the necessary surgical and hospital attention for all injured employees immediately upon the hap-

pening of an accident. This applies to all injuries, regardless of the character of same. Without proper care, blood-poisoning or infection with serious consequences, maiming, crippling, or even death may result from minor injuries, such as cuts, punctures, scratches, burns, etc.

If the employer fails to furnish such medical, surgical or other like services, after request made by or on behalf of the injured employee, the employee may secure the same on his own account, and the employer must bear the expenses not to exceed \$150.00.

If the employee refuses the services of the physician or surgeon furnished by the employer, he must provide his own physician or surgeon at his own expense. If the injured employee refuses to accept the reasonable services of his employer's physician and fails to provide his own, all compensation is suspended during such refusal or failure, and may be denied altogether.

All Accidents Must Be Reported.

Rule No. 5. When an employee is injured the employer must make a report of such injury to the State Industrial Accident Commission, 741 Equitable Building, Baltimore, Md., at once, on Form C-2.

The forms required by the Act may be obtained by the employer from the Commission upon application. It is important that the employer answer promptly all letters from the Commission and comply with its requirements.

Wilful Disobedience Invalidates Claim.

Rule No. 6. Removing or rendering inoperative guards or safety devices, or meddling with machinery not connected with the employee's duties, wilful disobedience of reasonable instructions, etc., may invalidate the claim for compensation.

How Employee Shall Give Notice of Injury.

Rule No. 7. The employee should at once report to his employer or foreman every injury sustained, however slight, and request the employer to furnish medical, surgical or other like services as the nature of the injury may require.

Within ten days after the injury, obtain from the employer, Form C-1, fill it out properly, sign it and deliver it to the employer according to the "RULE" printed in red ink on said form. Unless this is done within ten days after the accident, the injured person may be deprived of the right to compensation, unless excused for good cause by the Commission.

Claims for Compensation.

Rule No. 8. If the injury incapacitates the employee, wholly or in part, from performing his regular work for more than two weeks, the injured employee may make claim for com-

ensation. In order to make said claim, obtain from the employer Form C-7, fill it out properly, sign it and make the affidavit required by the form and mail said claim to the State Industrial Accident Commission, 741 Equitable Building, Baltimore, Md. This claim should be made and filed with the State Industrial Accident Commission within thirty days after the injury is sustained. Claims filed shall not be withdrawn unless with the consent of the Commission.

All forms may be obtained from the employer, or from the Commission on application.

It is important that the injured employee answer promptly all letters from the Commission and comply with its requirements.

Where Death Results from an Injury.

Rule No. 9. Where death results from an injury for which compensation is payable under the Act, the surviving wife, husband, child, children or dependents, as the case may be, of the deceased employee, or someone on his or their behalf, should give notice of such death to the employer within thirty days after death, and for this purpose Form C-3 may be used. They should also give notice of such death to the State Industrial Accident Commission, using Form C-4 for this purpose.

In making claim for compensation in case of death, the dependents or someone on their behalf, should use Form C-14 or Form C-15, as the case may be.

Failure to give notice of death to the employer as above mentioned may deprive the dependents of the right to compensation.

All forms may be obtained from the employer or from the Commission, on application.

Funeral Expenses.

Rule No. 10. In case death results from an injury to an employee within two years, the employer or his insurance carrier shall provide for a decent burial of the deceased and pay all reasonable burial expenses, not to exceed the sum of \$75.00, provided, however, if there are no dependents and the deceased employee leaves sufficient estate to pay the same, all expenses of last sickness and burial shall be paid by said estate.

Report of First Aid Expenses, Etc.

Rule No. 11. In every case of accident to an employee where first aid treatment is rendered or any expense incurred and paid under the provisions of Section 36 of the Act, the insurer or person paying the same shall be and he is hereby required to file with the Commission at the earliest practicable time, on the form prepared by the Commission for the purpose, a full and detailed statement of all such expenditures.

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Rule No. 11. In every case of accident to an employee where first aid treatment is rendered or any expense incurred and paid under the provisions of Section 36 of the Act, the insurer or person paying the same shall be and he is hereby required to file with the Commission at the earliest practicable time, on the form prepared by the Commission for the purpose, a full and detailed statement of all such expenditures.

Posting of Placards, Notices, Etc.

Rule No. 12. All placards, notices, etc., prepared and sent out by the Commission for the purpose of giving instructions or conveying information to the persons interested in the provisions of the Act or entitled to claim the benefits of its provisions, shall be kept conspicuously posted on or about the respective plants or works controlled or operated by the employer to whom the same are sent.

Methods of Insurance Under the Act.

Rule No. 13. Section 15 of the Act provides that compensation shall be secured in one of the following ways:

- (1) By insuring and keeping insured the payments of such compensation in the State Accident Fund, or
- (2) By insuring and keeping insured the payments of such compensation with any stock corporation or mutual association authorized to transact the business of Workmen's Compensation Insurance in this State, or
- (3) Self insurance under the provisions of the Act and rules of the Commission.

Application for insurance in the State Accident Fund.

Rule No. 14. All applications for insurance in the State Accident Fund must be made on blank forms prepared by the Commission, which will be furnished upon application to the Superintendent of the State Accident Fund, 741 Equitable Building, Baltimore, Md.

Stock and Mutual Company Insurance.

Rule No. 15. Every stock corporation or mutual association carrying insurance under the Workmen's Compensation Act shall file with the Commission a certificate of insurance within ten days after issuing said policy, in the following form:

Form S. I. A. C. A-10. Notice of Insurance S. I. A. C. No.

TO THE STATE INDUSTRIAL ACCIDENT COMMISSION
BALTIMORE, MARYLAND.

The undersigned Insurance Carrier hereby certifies that it has insured the employer named below, in compliance with Section 15, Chapter 800, Acts of General Assembly 1914, (Workmen's Compensation Law) under the Standard Form Policy, (unless otherwise indicated hereon) adopted by your Commission, a copy of which has been filed with your office.

Employer	Annual Premium
Post Office Address	Date
Nature of Business	Expires
Place of Business	
Annual Payroll	
No. of Policy	
If Chauffeurs or Combination Coal Mining Policy indicate here	
Insurance Carrier	By
	Authorized Agent.

Application for Self Insurance.

Rule No. 16. Persons or corporations wishing to adopt the "Self-Insurance" plan, as provided for in Section 15, Sub-section 3 of the Act, shall be required to make application therefor on the blank form prepared by the Commission for that purpose.

All information required by the Commission as indicated on said form shall be fully and particularly set forth therein, and shall be sworn to by the applicant, or someone on his behalf, who has personal knowledge of the matters set forth; and the Commission may call for such further proof as the circumstances seem to require.

Security to Be Given by Self-Insurers.

Rule No. 17. Should the Commission find that the applicant is possessed of sufficient financial ability to render certain the compensation, etc., provided for in the Act, the application shall be granted, upon condition, however, that the applicant execute a bond with corporate surety and of such penalty as shall be approved by the Commission, not in any case to be less than \$5,000; or deposit with the Commission securities such as are accepted by the Equity Courts of Baltimore City for the investment of trust funds in an amount to be determined by the Commission, in no case, however, to be below the value of \$5,000.

Where the application for Self Insurance is filed by the State or County, a City or any municipality, or by any Public Service Corporation, the above requirement as to the filing of bond or depositing securities may, in the discretion of the Commission, be waived.

An Employer Carrying His Own Risk an "Insurer."

Rule No. 18. After an employer has been granted the privilege of carrying his own risk he shall be considered an insurer and shall in all respects comply with the provisions of the Act and the rules and regulations of the Commission in the same manner and to the same extent as is required of other insurers.

Procedure With Respect to Claims.

Rule No. 19. All claims shall be filed upon blank forms provided for that purpose. Claims for non-fatal injuries shall be made out on Form C-7. Claims of dependents of an employee whose injury caused death shall be filed on Form C-14 or C-15, as the case may be. Claims shall be docketed and numbered, and all papers relating thereto shall be kept in a folder, bearing the claim number. Upon receipt of a claim, notice shall be given to all parties of the day (not exceeding 10

days from the receipt of the claim) that the Commission will take up said claim for consideration. If no request for a hearing shall have been received on or before the day so named, the Commission will proceed to dispose of the claim on the evidence then before it.

Proof of Average Weekly Wage.

Rule No. 20. If the statements of the employer and of the employe as to his average weekly wage contained in their respective notices of injury, claim for compensation, etc., agree, the Commission, at its discretion, may make its award on the basis of that average weekly wage without requiring other evidence regarding same; otherwise an investigation shall be made and such further evidence required as the Commission may deem necessary to determine the average weekly wages, under provision Section 35 of the Act.

Digest to Be Prepared by Secretary.

Rule No. 21. When a claim shall be brought before the Commission, the Secretary shall present a digest of the evidence received on the questions necessary to be determined by the Commission, with a list of all documents upon which the digest is predicated, and shall provide a copy of such digest for each Commissioner. The original digest shall be marked by him so as to identify it with the claim and with the day when it was presented, and shall be filed with the claim papers to which it refers.

Claim for Compensation for Disability or Death Must Be Filed With the Commission Before any Payment Is Made on Account of Same.

Rule No. 22. The Insurer or employer shall not pay, either in whole or in part, any claim for compensation for disability or death arising under the provisions of the Act until a claim for the same, prepared in the usual form, shall have been filed with the Commission.

This rule shall not apply to services for First Aid to Injured, etc., arising under the provisions of Section 36 of the Act. Payments on this account may be made at any time.

Request for Hearing.

Rule No. 23. Each request for a hearing on any claim for compensation shall be in writing filed with the Commission and shall state with particularity the issues of fact and law proposed to be raised at the hearing.

Procedure Under Contested Claims.

Rule No. 24. Every hearing upon a claim, held before the Commission, a Commissioner, or an arbitration committee shall be conducted as a judicial proceeding, all witnesses testifying under oath or by affirmation, and a record of the proceedings shall be made and kept. At such hearing the investigation shall be conducted in such manner as to ascertain the substantial rights of the parties and the Commission, Commissioner, or arbitration committee shall not be bound (see Section 10 of the Act) by common law or statutory rules of evidence or by technical or formal rules of procedure. Books or papers pertinent to the inquiry shall be produced upon order of the Commission or Commissioner.

New Parties.

The Commission may, on its own motion or on application, join or substitute any new parties at any time it sees fit and proper upon reasonable notice to all parties.

Stenographer's Report of Hearings.

Rule No. 25. The proceedings of every hearing before the Commission or before a Commissioner, or board of arbitration shall be taken down by a stenographer appointed by the Commission and a report thereof, certified by such stenographer to be a true and correct report of such proceedings and to have been carefully compared by him with his original notes, may be received in evidence with the same effect as if the witness or witnesses or such stenographer were present and testified to the facts so certified.

Requisites to Application for Review.

Rule No. 26. The Commission will not grant reviews of awards upon the application of a party or parties except such application be made upon the grounds of a change in conditions, as provided in Section 39 of the Act, and be accompanied with statement of the facts alleged to constitute such change of conditions, but upon its own motion it will exercise its continuing jurisdiction over each case and for reasons deemed by it to be sufficient will, from time to time, make such modification or change with respect to its former findings or orders relating to any such case, as in its opinion may be just, including the making of awards in cases where they may have been denied.

Re-Hearing.

Rule No. 27. Applications for a re-hearing shall be in writing and must be filed within thirty days from the date of the decision. No rehearing shall be granted except upon the grounds of error or newly discovered evidence.

Medical Examiner.

Rule No. 28. All physicians' reports in connection with claims shall be submitted to the Chief Medical Examiner for examination and report in writing.

Whenever it is deemed necessary, the Commission or a Commissioner may order the examination of a claimant by the Chief Medical Examiner. If able to do so, the claimant must present himself at the office of the Chief Medical Examiner, or of a physician selected by him or the Commission, when requested. If the claimant is not able to attend there, the physician must call upon him.

Any case calling for expert examination may be referred to a specialist employed by the Commission for his examination. The expense of all such examinations shall be paid for by the Commissioner at reasonable rates agreed upon by it and the medical examiner.

How Employees May Serve Notice on Employers.

Rule No. 29. All notices to an employer required by the Workmen's Compensation Act to be given by an employee shall be served upon the employer, or upon one employer if there are more than one, or upon any officer, agent or foreman of a corporation if the employer is a corporation, by delivering the notice to the person on whom it is to be served, or by leaving it at his residence or place of business, or by sending it by registered mail addressed to the person, firm or corporation on whom it is to be served, at his or its last known residence or place of business.

Notices Emanating From the Commission.

Rule No. 30. All notices emanating from the Commission (except subpoenas for witnesses) shall be served personally or by mailing in due course a copy to each interested party to his last known post office address.

Hearing by Arbitration Committee.

Rule No. 31. Every hearing upon a claim held before an Arbitration Committee appointed under the provisions of Section 39 of the Act, shall be conducted as a judicial proceeding (all witnesses testifying under oath or affirmation) and a record of the proceedings shall be made and kept. Such hearings shall be conducted in such manner as to ascertain the substantial rights of the parties, and the Arbitration Committee therein shall not be bound by common law or statutory rules of evidence, or by technical or formal rules of procedure.

Stenographer's Report of Proceedings Before Arbitration Committee.

Rule No. 32. The proceedings of every hearing before an Arbitration Committee shall be taken down by a stenographer appointed by the Commission and a report thereof certified by such stenographer to be a true and correct report of such proceedings and to have been carefully compared by him with his original notes, may be received in evidence before the Commission on appeal to it, with the same effect as if the witness or such stenographer were present and testified to the facts so certified.

Notice of Award by an Arbitration Committee.

Rule No. 33. In a case where an Arbitration Committee shall have made an award, decision, or order, as provided in Section 39 of the Act, notice thereof shall be mailed to the employer, his insurance carrier, and each claimant for compensation, specifying the day upon which the same will be brought before the Commission for approval and confirmation, and upon such day, or any subsequent day to which said consideration may be adjourned, the Commission may approve and confirm such award, decision or order, and order the same filed in its office, or may modify the same, and as so modified, approve, confirm and order it filed, or may wholly reject the same and make its own award with or without further investigation or hearing.

Repeal, Amendment or Adoption of Rules.

Rule No. 34. The rules of the Commission are subject to repeal or amendment or to the adoption of any new rule or rules at any time by vote of a majority of the Commission.

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